■ METRO / A18

Police on metrowide alert as blast rocks Court of Appeals

■ SPORTS / A19

Filipino SEA Games taekwondo champ fails dope test, to be stripped of gold medal

Do you have a story to tell about Edsa I? The INQUIRER is looking for those untold stories (photos, too) that contributed, no matter how small, to the first People Power in 1986 that so stunned the world and inspired and emboldened people in chains everywhere to break free. The contributions that will be selected by the editors will be used for the INQUIRER's special celebration of the 20th anniversary of Edsa I. **Send your contribution, with your address and contact number, not later than Feb. 15 to fdelmundo@inquirer.com.ph**

email: feedback@inquirer.com.ph

PHILIPPINE DAILY INQUIRER

BALANCED NEWS, FEARLESS VIEWS

ay, February 1, 2006 ★★★ 7 sections / Vol. 21 / No. 55 P18 website: www.inq7.net

Mobile sex clients increase no. of Pinoys with HIV/AIDS

By Christian V. Esguerra

THE MOSTLY MOBILE CLIENTS OF SEX WORKERS might have helped pump up the number of Filipinos affected with HIV/AIDS to 11,200 last year, almost double the number three years ago.

According to a Department of Health study, "the most frequent clients of sex workers" were vegetable dealers in

MOBILE/ A8

Twist to love story: Ex-wife barred from seeing Faeldon

THERE'S A TWIST TO THE REPORTED LOVE story of Marine Capt. Nicanor Faeldon and Capt. Candy Rivas.

Faeldon's former wife, Tita Untalan, yesterday tried to see him in detention at the Intelligence Service of the Armed Forces (Isafp) in Camp Aguinaldo. Despite her tearful pleas, she was not allowed to see him.

Faeldon and Untalan had their 10-year

TWIST/ A8

REUTERS

EYE-CATCHING: Ex-President Estrada looks dapper waving to his fans even while on his way to hospital for treatment of an infected eye. *(Story on Page A2.)*

AT HOME IN THE LIONS' LAIR: President Arroyo, with Army Chief Lt. Gen. Hermogenes Esperon (right), inspects the Special Operations Command during her visit on Tuesday to Fort Magsaysay, Nueva Ecija. Ms Arroyo checked on the antiterrorism capability of the Special Action Forces. Below she takes a break with her generals.

MALACAÑANG PHOTO

Oil, power, fare rates up

12-percent VAT takes effect today

By Gil C. Cabacungan Jr., Abigail L. Ho and Michelle V. Remo

EFFECTIVE TODAY, THE PRICES OF DIESEL AND gasoline will go up by 60 to 70 centavos a liter and power rates in the franchise area of Manila Electric Co. by an average of 10 centavos per kilowatt-hour because of the increase in the rate of the expanded value-added tax (VAT) from 10 percent to 12 percent.

Albay Rep. Joey Salceda, President Macapagal-Arroyo's economic adviser, described the 12-percent VAT rate as a short-term pain for long-term growth to address poverty.

"She is really a lucky woman because the surprisingly strong fourth quarter economic growth and stabilizing inflation have provided her with a benign climate to exercise the 2-percentage point option," Salceda said.

While the stock market welcomed the higher VAT rate, consumers and militant groups did not.

Despite her low approval ratings, President Arroyo yesterday approved the 2 percentage-point increase in the VAT rate three months after imposing the tax on previously exempt products and

OIL, POWER/ A6

Malacañang bows to bishops: 'Yes-El'

By Christine O. Avendaño, Norman Bordadora and Michael Lim Ubac

PRESIDENT MACAPAGAL-ARroyo's administration yesterday yielded to the demand of Filipino Catholic bishops that it proceed with elections next year but said it would continue its efforts to produce a new Constitution.

"There will be elections in 2007, but we can be sure that President Arroyo will serve her full term unless the people say otherwise in a constitutionally sanctioned process," Press Secretary Ignacio Bunye said in a statement.

Bunye also said that Ms Arroyo was pursuing moves to amend the Constitution and adopt the parliamentary system.

"We shall leave no stone unturned in our endeavor to take the country to First World status in 20 years, with a new Constitution as our cornerstone," Bunye said.

Bunye also announced that starting this month, the 15-member Charter Change Advocacy

MALACAÑANG/ A7

LYN RILLON

GMA TAKES 5 with Esperon and Maj. Gen. Benito Ramos (right) and Brig. Gen. Danny Lim.

REM ZAMORA

SHOW OF UNITY the nth time around for key opposition figures: (Seated, from left) Horacio Morales, Oscar Orbos, Teofisto Guingona, Makati Mayor Jejomar Binay, Carol Araullo; standing, Luigi Tabuena, Luis Sison, San Juan Mayor JV Ejercito, Fr. Joe Dizon, Francisco Nemenzo, Randy Tidig, Wilson Fortaleza.

President splurges on poorest

By Gil C. Cabacungan Jr.

THE POOR APPEAR TO BE AT THE current center of attention of President Macapagal-Arroyo, who has been on a spending binge the past two weeks.

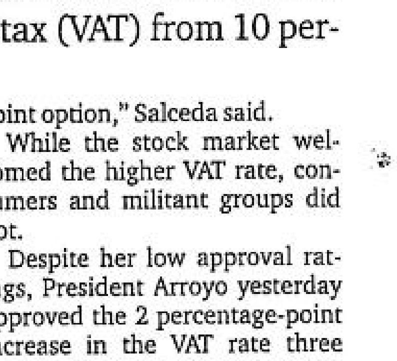
The President has been giving away billions of pesos worth of health insurance, fertilizer, seeds, noodles and rice to those mired in poverty, as well as subsidized housing to the military and assorted benefits to the police.

Yesterday, Ms Arroyo announced the release of P500 million in government funds for the purchase of palay seeds and organic fertilizer, to be given to provinces whose crops were devastated by typhoons last year.

She made the announcement during the inauguration of a new city hall in Nueva Ecija, whose governor, Tomas Joson, is a staunch ally of her administration.

Ms Arroyo said the province would receive a big slice of the fund for seeds and fertilizer, be-

PRESIDENT/ A6



BAHALA NA ANG DIYOS SA INYO!

Bishops told: Chalices, bells, etc. come from mining operations

By Norman Bordadora and Christian V. Esguerra

A CONGRESSMAN FROM A mineral-rich province reminded the country's bishops yesterday that the Church materials they used—from chalices and bells to scepters and the very rings on their fingers—came from mining operations.

BISHOPS/ A8

PCGG head: 3 senators involved in Danding cases

By Alcuin Papa and Philip C. Tubeza

CAMILO SABIO, CHAIR OF THE Presidential Commission on Good Government, lashed back at senators yesterday, saying the lawmakers were violating the law when they asked him about the reported compromise agreement between coconut farmers and businessman Eduardo Cojuangco on the estimated P130 billion in coco levy funds.

Sabio said Sen. Joker Arroyo "should have known" about a provision in Executive Order No. 1, which bars any PCGG official from testifying before any legislative inquiry, since it was Arroyo himself who drafted the order in 1986 when he was executive secretary to then President Corazon Aquino.

Sabio also said other members of the Senate—Juan Ponce Enrile, Edgardo Angara and Senate President Franklin Drilon—were defendants in some of the ill-gotten wealth cases so that answering any questions from them would prejudice the PCGG's mandate to go after ill-gotten wealth.

At the Senate hearing on the PCGG budget the other day, Sabio caught the ire of Enrile and Arroyo

PCGG/ A6

Agri officials tag Bolante in fertilizer scam

By Philip C. Tubeza and TJ Burgonio

DEPARTMENT OF AGRICULTURE officials yesterday said it was the office of then Undersecretary Jocelyn "Jocjoc" Bolante that ordered the release and listed the recipients of P100 million in recovered Marcos money for the Ginintuang Masaganang Ani (GMA) program, which was allegedly used in the 2004 election campaign of President Macapagal-Arroyo.

The fund was ordered released to 13 DA regional field units (RFUs), according to Agriculture Undersecretary Belinda Gonzales and DA Central Visayas Director Eduardo Lecciones Jr.

The two officials said that among the recipients of the fund were three congressmen from Cebu, the province that delivered one million votes for Ms Arroyo.

"I got instructions from Usec Bolante that this—the P100 million—will be transferred to the different regional offices," Gonzales said during the DA budget hearing at the Senate.

"It was the office of Usec Bolante that decided on the listings of the P100 million," she said, adding that Bolante "verbally" told her on the phone about the list of fund recipients.

Agriculture Secretary Domingo Panganiban also admitted that it

AGRI/ A6

WEATHER FORECAST

FORECAST: Northern and Eastern Luzon will experience mostly cloudy skies with scattered rainshowers. Eastern sections of Visayas and Mindanao will have mostly cloudy skies with scattered rainshowers and isolated thunderstorms. The rest of the country will have partly cloudy to at times cloudy skies with isolated rainshowers.

COMPILED BY JAMIE ALARCON, PDI RESEARCH/02/01/06 SOURCE PAGASA

Metro Manila	Partly Cloudy	Iloilo/Bacolod	Cloudy with Rains
Baguio	Partly Cloudy	Roxas	Partly Cloudy
Tuguegarao	Cloudy with Rains	Cebu	Cloudy with Rains
Laoag	Cloudy with Rains	Tacloban	Cloudy with Rains
Clark Zone	Partly Cloudy	Gen. Santos	Partly Cloudy
Tagaytay	Partly Cloudy	Zamboanga	Cloudy with Rains
Legazpi	Cloudy with Rains	Cagayan de Oro	Cloudy with Rains
Calapan	Partly Cloudy	Davao	Cloudy with Rains

Doc orders Erap hospitalization for eye infection

DOCTORS AT THE SAN JUAN MEDICAL Center yesterday ordered the immediate hospitalization of deposed President Estrada because of an infection on his right eye that they said could be life-threatening if left untreated.

Dr. Lorenzo Hocson, Estrada's personal physician, told reporters that Estrada was suffering from preseptal cellulitis, an infection from an insect bite.

He added that aside from the infection, Estrada also has eyelid dermatochalasis, a condition where there is excess skin in the eyelid, and which affects his vision.

"As yet, the patient's condition is not life-threatening but if the infection is left untreated, it could cause blindness and eventually affect the brain which would then make it life-threatening," Hocson said.

Dr. Eduardo Sarabia said the eye infection was being treated with antibiotics.

He said Estrada could undergo surgery anytime to correct the drooping eyelid but stressed that there was no problem with his right eye.

Hocson said that aside from the eye check-up, Estrada would also undergo a series of tests to check his condition.

Following a request from his lawyers and personal physician, the Sandiganbayan Special Division last Monday granted Estrada leave to have his eye treated at the SJMC.

Estrada was flown by private helicopter from his Tanay, Rizal rest house to the Crisanta Towers in Greenhills, San Juan shortly after 2 p.m. yesterday.

From there, he was brought to the SJMC in a motorcade escorted by Philippine National Police personnel. He was greeted by cheering supporters and medical staff at the hospital.

Sandiganbayan Sheriff Ed Urieta said the court has already been informed of the doctors' recommendation and posed no objection. He said he would remain at the SJMC to monitor Estrada's condition and report to Sandiganbayan Presiding Justice and Special Division chair Teresita de Castro. *Nelson F. Flores*

Shoot-to-kill for Magdalo

By Tonette Orejas
PDI Central Luzon Desk;

CLARK SPECIAL ECONOMIC ZONE – THE MILITARY chief in Northern Luzon has issued shoot to kill orders against the four Magdalo Group officers who escaped from Fort Bonifacio two weeks ago should they show up at any camp in his jurisdiction.

"My men are ready to kill if they are met with resistance," said Maj. Gen. Romeo Tolentino in Gapan City where he met with President Macapagal-Arroyo on Tuesday.

Tolentino said the shoot to kill order would apply to Capt. Nathaniel Rabonza and First Lieutenants Lawrence San Juan, Sonny Sarmiento and Patricio Bumidang Jr. should they be spotted and fight back in any military camp in Northern and Central Luzon.

"We will have to do the ultimate solution, which is to shoot to kill, because they now are rebels against the government. They are highly trained to kill and we won't naively presume that they are not armed when they intrude into our camps," Tolentino said.

Tolentino did not say if the four had been tracked to Northern Luzon, only that military intelligence operatives were working to recapture them.

In Makati City yesterday, 32 other Magdalo members, including the recently recaptured Marine Capt. Nicanor Faeldon, failed to attend their trial on coup d'etat charges.

A military official, who requested anonymity because he was not authorized to speak, said the military custodians of the rebel soldiers did not bring them to court because they feared a plan was in the works to spring some of them.

The official said the custodians became wary after unidentified men claiming to be from the Intelligence Service of the Armed Forces of the Philippines (Isafp) inspected the Makati Regional Trial Court premises on Monday.

The men even reserved the parking space that was usually given to Isafp, the source said.

"Probably [there was an escape plan]. It's better to be careful," the officer said.

Isafp chief Brig. Gen. Marlu Quevedo had previously said his unit had gotten wind of a plan to "rescue" some of the mutineers, particularly Navy Lt. Antonio Trillanes IV, the most prominent leader of the Magdalo Group.

But the lawyer of the accused, Roel Pulido, wasn't buying the military's story.

It would have been the first public appearance of Faeldon, one of the alleged mutiny leaders, who escaped from his Isafp escorts on Dec. 14 after attending a hearing at the same Makati court.

"I suppose this postponement is because the military does not want the court and the public to see the condition of Faeldon... I saw him yesterday and I left him feeling depressed because I noticed he had lost a lot of weight since I saw him on Saturday," Pulido said.

"He looked like he lacked sleep, harassed, haggard and, I would go as far as to say, he looked [like he had been] beaten. But he denied it," said Pulido, of his client who has been held in solitary confinement since his recapture. *With Dona Z. Pazzibugan and Tarra V. Quismundo*

Keep guns silent, Misuari tells followers

By DJ Yap

DETAINED MUSLIM REBEL LEADER Nur Misuari yesterday called on his followers to keep their guns quiet in Jolo, where US troops are to hold joint exercises this month, an official said.

Misuari, on trial for leading a deadly rebellion in 2001, launched the peace overtures from a hospital in Quezon City, where the 68-year-old was undergoing a medical check-up after being allowed out of jail temporarily.

Yesterday he met with government chief peace negotiator Jesus Dureza to discuss prospects for peace in southern Mindanao where Muslim separatists are fighting for an independent state.

Misuari spoke with his followers by phone to inform them that he had been allowed out of detention, and later met small groups of journalists.

Misuari is the leader of the former separatist Moro National Liberation Front (MNLF), which signed a peace treaty with Manila in 1996.

He later became governor of the Autonomous Region in Muslim Mindanao (ARMM) but in 2001, again led a short-lived rebellion that left more than 100 dead on Jolo and in neighboring Zamboanga City.

President Macapagal-Arroyo's government went along with Misuari in what observers said was an attempt to ensure his armed followers would not attack when US troops hold a month of joint maneuvers with Filipino troops from Feb. 20.

"He is telling his boys in Jolo to keep the peace," Dureza told reporters as Misuari spoke to his men by mobile phone from his room at St. Luke's Hospital.

Dureza said he did not discuss with Misuari the US military deployment, but added he received an assurance that the Muslim leader would help in the general law and order situation there.

"He is euphoric about a possible breakthrough because as you know we have problems in Jolo that involve some of his followers there. I think he will help us. He was in touch with his people there," he said.

Dureza said he would also separately travel to Jolo soon to personally meet with Misuari's followers, many of whom have openly joined other Muslim factions such as the Al-Qaida-linked Abu Sayyaf group.

"The chairman is still a respected leader by many of his people and I think he will still play a key role in seeing to it that we have a better Mindanao," he said. With AFP

'Brokeback Mountain' gets most Oscar nominations

BEVERLY HILLS—THE COWBOY LOVE STORY "Brokeback Mountain" led the Academy Awards field Tuesday with eight nominations, among them for best picture and honors for actor Heath Ledger and director Ang Lee.

Also nominated for best picture were the Truman Capote story "Capote," the ensemble drama "Crash," the Edward R. Murrow chronicle "Good Night, and Good Luck" and the assassination thriller "Munich."

The Johnny Cash biography "Walk the Line," considered a likely best picture nominee, was shut out of the category, although Joaquin Phoenix and Reese Witherspoon earned acting nominations.

Three films were tied with six nominations each — "Crash," "Good Night, and Good Luck" and "Memoirs of a Geisha," although "Geisha" was shut out in the top categories.

"Munich," which had fallen off many awards analysts' best picture picks after a lukewarm reception, scored well with five nominations, including director for Steven Spielberg.

"King Kong," directed by "Lord of the Rings" creator Peter Jackson, earned only technical nominations, losing out in the major categories.

George Clooney picked up three nominations – as supporting actor for his role as a steadfast CIA undercover agent in "Syriana" and best director and co-writer for "Good Night."

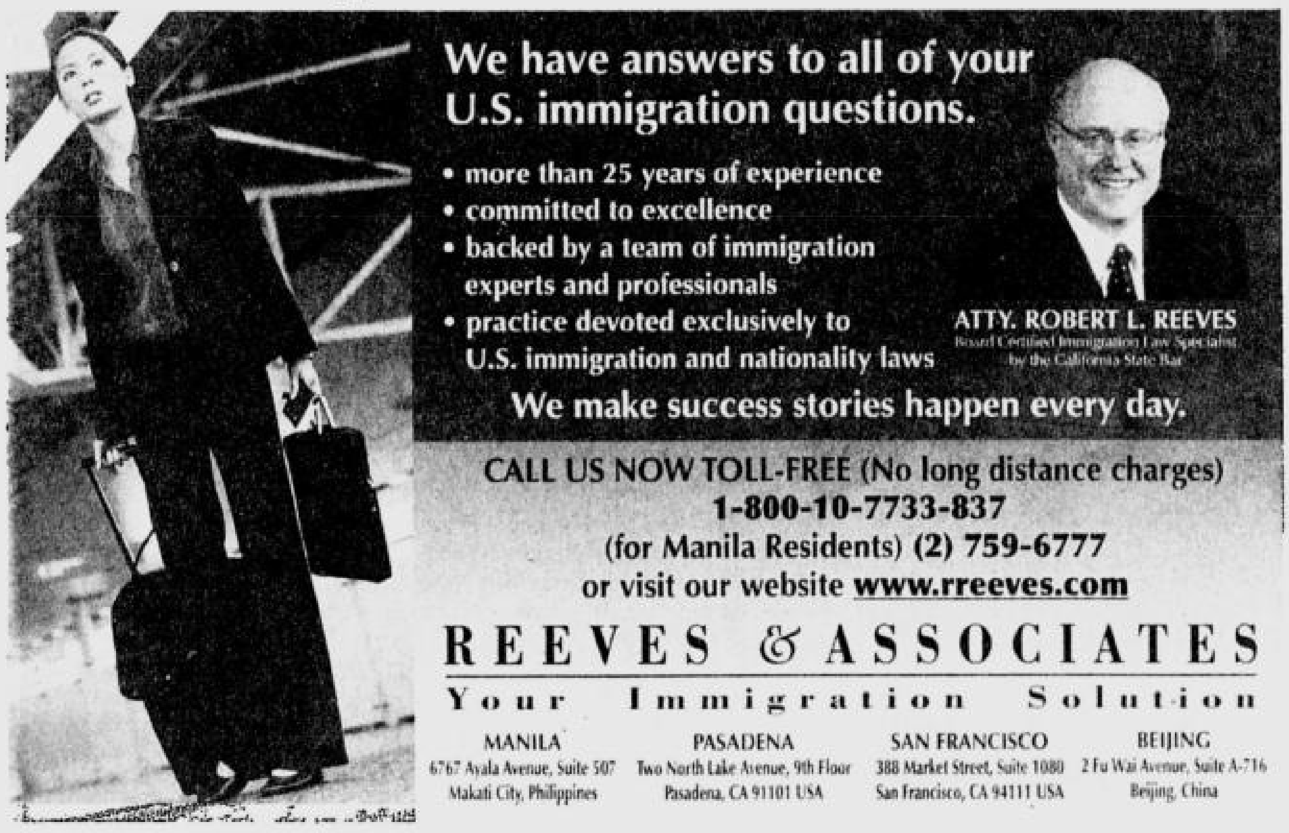
"Brokeback Mountain" also scored nominations for Michelle Williams as supporting actress, Jake Gyllenhaal as supporting actor and Larry McMurtry and Diana Ossana for their screenplay adaptation of Annie Proulx's short story.

The acting categories were a mix of familiar Oscar faces such as past winners Judi Dench and Charlize Theron, veterans like Clooney, Witherspoon, Rachel Weisz, David Strathairn and Felicity Huffman gaining their first academy attention, and young performers such as Williams and Amy Adams.

Philip Seymour Hoffman, the best actor favorite for his remarkable embodiment of Capote, joined Ledger in the best actor category. Hoffman had triumphed at earlier film honors, including the Golden Globes.

The best actress race presumably will shape up as a two-woman contest between Huffman in a gender-bending role as a man about to undergo sex change surgery in "Transamerica" and Witherspoon as singer June Carter, Cash's musical companion and future wife, in "Walk the Line."

With key prizes at earlier Hollywood honors, "Brokeback Mountain" heads into the March 5 awards as the best picture front-runner. *AP*



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Republic of the Philippines
SOCIAL SECURITY SYSTEM

CIRCULAR NO. 23 - P

TO : ALL SSS MEMBERS AND BENEFICIARIES

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To eliminate problems in the validation of documents since the retention period of claim records is limited to ten (10) years in consonance with Article 1144 of the Civil Code of the Philippines, which states that:

"ART. 1144. The following actions must be brought within ten years from the time the right of action accrues:

xxx xxx

(3) Upon an obligation created by law;

xxx xxx"

All requests for readjudication of retirement, death and disability benefits with the Social Security System shall be filed within ten (10) years from the date of the initial settlement of the claim. Likewise, petitions with the Social Security Commission assailing said settled claims shall be filed within the same period.

This Circular shall take effect on 1 March 2006.

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VFA exec says he's a scapegoat

By Nikko Dizon and Leila Salaverria

THE OFFICIAL WHO IS ABOUT TO LOSE his job with the proposed abolition of the Presidential Commission on the Visiting Forces Agreement (VFACom) said he was being made the "scapegoat" for the diplomatic debacle of the Subic rape case.

"For two years, I have been doing my job silently, quietly and efficiently until this rape case came along," Zosimo Paredes, the VFACom executive director, said in an interview yesterday.

"Suddenly I'm the bad boy. They've made me the scapegoat, the sacrificial lamb," he said.

Paredes said he has yet to receive a formal communication on the abolition of the VFACom and the reported creation of a new body to replace it under the Department of Foreign Affairs.

He said he was "puzzled" why the VFACom had to be abolished only to be replaced by a new body which appears to have the same functions as the VFACom.

DFA spokesperson Gilberto Asuque has declined to comment on Paredes' statements.

The VFACom is the agency that monitors the implementation of the VFA, the treaty that covers the conduct of visiting United States soldiers. Not much was known of it until it broke into the newspaper headlines when six US servicemen were accused of raping a Filipino woman in Subic last November.

The US has refused to surrender custody of the four accused—two soldiers were not charged—to the Philippines citing a VFA provision which gives protection to US troops accused of crimes while taking part in joint war games here.

Paredes, who as VFACom head has been monitoring the rape case, believes the proposal to abolish the VFACom was the result of a vendetta against him by Sen. Miriam Defensor Santiago.

"I think it's personal. I think this is the continuation of the anti-Paredes barrage of Miriam Defensor Santiago that [Foreign] Secretary [Alberto] Romulo has continued for reasons I do not know," he said.

Santiago earlier castigated Paredes for allegedly making it appear that he had the authority to speak for Cabinet members on issues concerning the VFA.

New trial run for luggage inspection scheme

By Nikko Dizon

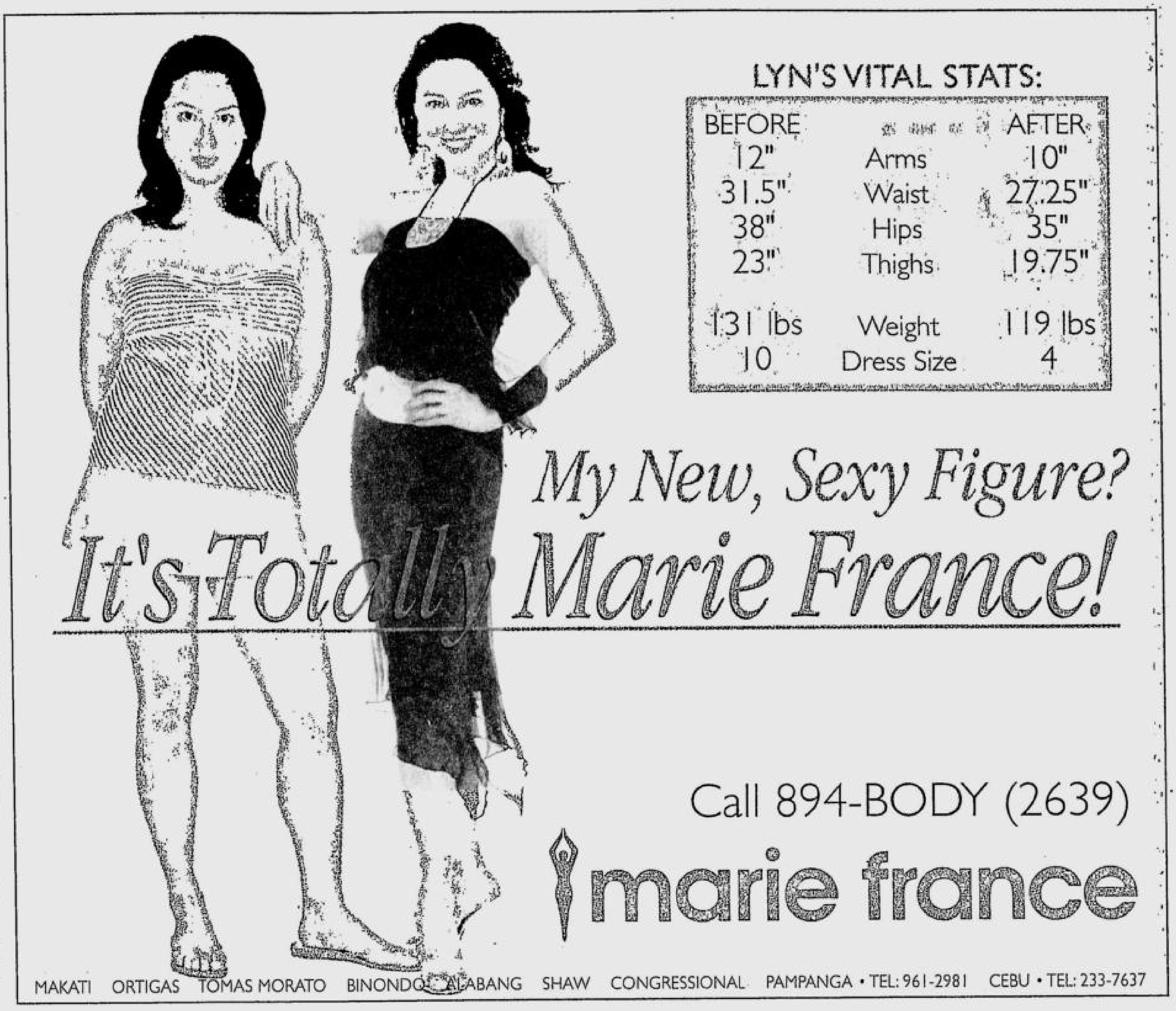
THE MANILA INTERNATIONAL AIRPORT AUTHORITY (Miaa) would again give its modified sanitized luggage system proposal another go starting today, after shelving it for nearly three weeks.

Passengers departing will find six X-ray machines side by side at the departure area of the Ninoy Aquino International Airport (Naia) Terminal 1 to facilitate faster passenger flow leading to the check-in areas.

A strap will be placed around each piece of luggage after this has gone through the initial X-ray, according to Miaa assistant general manager, Angel Atutubo.

However, Atutubo said strapping machines are not yet available such that this might be done manually.

Atutubo said the Miaa still aims to implement the scheme, wherein passengers would not be allowed to touch their luggage after the initial X-ray.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BEFORE		AFTER
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31.5"	Waist	27.25"
38"	Hips	35"
23"	Thighs	19.75"
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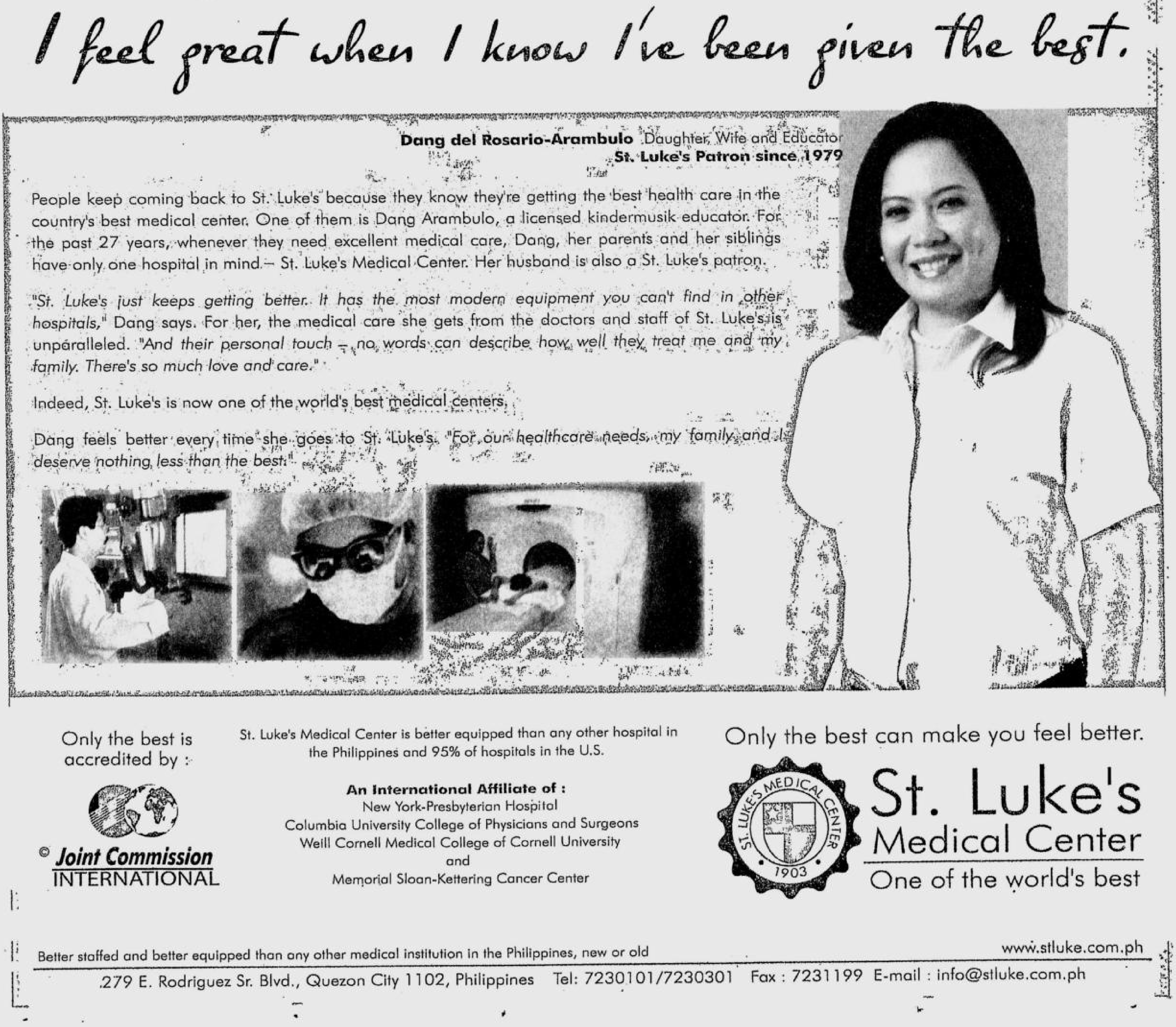
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Pinoys' sympathy helps rape victim, family cope with trauma

By Tonette Orejas
PDI Central Luzon Desk

CITY OF SAN FERNANDO—THE family of the Filipino woman allegedly raped by four American soldiers says the outpouring of support from fellow Filipinos has given them the strength to cope with the trauma arising from the Nov. 1, 2005 incident at the Subic Bay Freeport.

In a number of letters to the woman's supporters, her mother says the family was "deeply grateful" for the sympathy and help extended to them. "We have found an ally in our own countrymen."

The INQUIRER was furnished copies of some of the letters, including two addressed to North Cotabato Gov. Emmanuel Piñol and other provincial officials, and to the Association of Major Religious Superiors in the Philippines (AMRSP). Both groups had published statements of support.

"We pray that the truth will eventually give my daughter the peace and serenity she so longs for to enable her to go on with her young life," she told North Cotabato officials, who earlier called for the suspension of Philippine-United States war games after the US Embassy's refusal to hand over the accused soldiers to Philippine authorities.

The family said the "mental anguish has left us at times helpless and moaning in strength."

"It is therefore in instances like these that we find the respite we so need in these trying times," the mother wrote.

The 22-year-old woman and her family, who are based in Zamboanga City, looked forward to a "swift and fair" justice as they expressed "great confidence" in the Philippine judicial system.

To the AMRSP, the family said it was "very comforting and consoling to know that your association, amid the turmoil, is behind us in our fight for the basic right to be a Filipino worthy of the respect and dignity we desire."

They told the AMRSP that its "benevolent support and appeals fill in the vacuum created by this uncalled for scenario which is now dependent upon the Philippine judiciary."

The family also thanked the Integrated Bar of the Philippines, whose lawyers continue to provide legal assistance.

AN URGENT APPEAL TO THE PRESIDENT AND OUR POLITICAL LEADERS

As Congress resumes its sessions, the Consumer and Oil Price Watch (COPW) calls on our President and Political Leaders to FIRST focus on the economy and charter changes LATER.

Why the economy must be the highest priority

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These reforms deal with taxation, smuggling, and loopholes at Customs and the VAT, amending laws like the EVAT and EPIRA, preserving the peso value, and enhancing the credibility of the economic and finance team.

The peso has strengthened largely because of huge OFW remittances (over $11 billion last year) and the EVAT (P80 billion is the target). This momentum must not be lost.

- **We need to amend the EVAT Law.** To peg the VAT on petroleum products and electricity at 10%, and not 12%. And remove the 70% cap on input VAT. The 30% not credited is passed on to consumers. The 30% is equivalent to a 3% profit margin which, if removed, may result in business closures.
- **We need to amend the EPIRA Law.** The National Power Corporation (NPC) needs to sell or privatize only 50% of its assets, not 70% as required by the law. Open access must begin now with the operation of the Wholesale Spot Market (WESM), and not after three years and until 50% of NPC assets are privatized.
- **Smuggling is rampant and endemic.** Smuggling is unfair competition to legitimate business. It results in losses, unemployment and loss of government revenues.

Yet, there is NO determined effort and political will to go after the "Big Fishes", who blatantly display their power and connections, and JAIL them.

After working with five Customs Commissioners - Titus Villanueva, Willie Parayno, Antonio Bernardo, George Jereos, and Bert Lina, the COPW is frustrated. Nothing has happened against smuggling.

We need to plug loopholes at Customs and the VAT implementation. The COPW believes the following will plug the loopholes:

- Use of Tax Identification Number (TIN) in ALL government transactions.
- Benchmarking sales per sub sector of industry, trading and services to minimize under-declaration of sales and over-declaration of input VAT credit.
- Use of cash sales registers with PIN number registered with BIR by all business firms with annual sales of P1.2 million or P100,000 a month.
- Compelling banks as precondition to granting loans to use only audited financial statements submitted to the BIR and waiver of confidentiality for the bank, with the BIR, to conduct random check on the ITR's authenticity.
- This should be easy to implement. The Bangko Sentral, a year ago, issued Circular 472 telling banks to require from their borrowers a BIR-stamped income tax return (ITR).

GMA's finance team needs to be transparent and establish credibility at Customs and BIR to get rid of their corrupt image over the last 50 years.

Business must pay correct taxes

This is easy, but certain issues must be addressed:

- Free port zones like Subic, Cagayan de Oro and Zamboanga must export 100% of their production. None must be sold locally.
- Companies under Special Economic Zones of PEZA must export 70% of production with not more than 30% sold locally. Separate books of accounts must be maintained for products sold locally on which all applicable duties, excise and VAT taxes must be paid. If sold locally, these products must not be dumped so as not to prejudice local manufacturers who make similar products.
- Alcohol and tobacco products imported and sold by duty-free shops inside free ports and economic zones are subject to tax. This is the Department of Finance regulation. We support it. The government Duty Free Shops must pay the corresponding excise taxes and VAT.
- **Stop smuggling of petroleum products.** The DOE reports 93 oil depots. Oil companies are required to submit prior notice of their importations, the products imported, dates of arrival and bills of lading. But the DOE has no capability to monitor these things as it pays more attention on enforcing retail standards for LPG and energy conservation. **Energy Secretary Raphael Lotilla must work in tandem with the new Customs chief.**

Finally, the COPW hopes that when the budget is balanced in 2008, we will see a lowering of the tax burden not only on business, but on all our people. Paying the sins of the past, we can thus move forward.

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SC asked to disbar Ilusorio lawyer

THE DAUGHTER OF a crony of the late strongman Ferdinand Marcos has asked the Supreme Court to disbar a lawyer she claimed had betrayed her father in the battle for control of millions of shares in Philippine Communications Satellite Corp.

In a seven-page motion filed with the court, Erlinda I. Bildner—a daughter of Marcos associate Potenciano Ilusorio—said lawyer Luis R. Lokin Jr. "does not deserve the leniency (of the high court and) should be meted the penalty he obviously deserves, i.e. disbarment ... being a disgrace to the profession."

Ilusorio had hired Lokin in 1991 to represent him in a graft case where the government was claiming Ilusorio's shares in Philippine Overseas Telecommunications Corp. (POTC).

Ilusorio and Lokin negotiated a compromise which gave the government 35-percent of POTC and its wholly-owned subsidiary, Philcomsat, a major Internet bandwidth provider.

POTC is also the parent company of listed firm Philcomsat Holdings Corp., a mining and real estate development company.

Lokin later appeared in proceedings at the Securities and Exchange Commission representing the group of businessmen led by Manuel Nieto Jr. who had "adverse interests" in POTC, according to Bildner.

It was the elder Ilusorio who filed the disbarment complaint against Lokin, but he died before the issue could be resolved.

"The practice of law should be reserved only to those whose adherence to the principles and standards of the legal profession is beyond reproach. Respondent Lokin Jr. does not belong to that select class of persons worthy of the title attorney at law," Bildner said in her petition. *Armand N. Nocum*

Salar; 100

PLACIDO D. SALAR Sr. of Victorias, Negros Occidental died on Sunday at the age of 100. His remains lie at the family residence at Daan Banua, Victorias. He is survived by his children—Letty and Bening Soberano, Manuel, Morit Diopita, Noning and Fe, Dang and Rudy Barrameda, Carmendy, Luna and Mike Mata, Ric and Flora, Cynthia and Oggie Juguan, brother Pedro, nephews, nieces, grandchildren and great grandchildren. He will be buried 2 p.m. Saturday at the Victorias Memorial Park.

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Oil, power, fare rates, medical, legal services up

From page A1

services such as oil, power, medical and legal services, and domestic air and sea transport.

Under the VAT Reform Law, a key part of the government's fiscal reform program, the Department of Finance (DOF) must recommend to the President an increase in the VAT rate if any of these two conditions were met in 2005: A VAT collection-to-gross domestic product (GDP) ratio of more than 2.8 percent, and a budget deficit-to-GDP ratio of more than 1.5 percent.

With the country's GDP for 2005 hitting P5.38 trillion and VAT collections reaching P156.82 billion, the VAT-to-GDP ratio stood at 2.9 percent. The national government's budget deficit settled at P146.5 billion, resulting in a deficit-to-GDP ratio of 2.7 percent.

Vote of confidence

Francis Chua, president of the Federation of Filipino Chinese Chambers of Commerce Inc., said the increase in the VAT rate should end all doubts about Ms Arroyo's commitment to "doing what is good for the economy and the people in the long term by making a sacrifice in the near term."

"I think the fund managers would give the President a vote of confidence with the VAT rate hike," Chua said.

True enough, share prices closed higher yesterday amid optimism that an increased VAT rate would solve the government's fiscal problems, dealers said.

They said gains delivered the benchmark to a two-week high, a day before the government raised the tax rate.

Too much

About 200 members of the Bagong Alyansang Makabayan picketed the Bureau of Internal Revenue main office in Quezon City yesterday, according to Bayan spokesperson Renato M. Reyes Jr.

"The VAT hike is too much for people who earn too little," Reyes said. "New tax burdens would further erode what little is left of the purchasing power of the ordinary Filipino."

The imposition of the 10-percent expanded VAT, after a four-month, court-induced delay, last Nov. 1 and its immediate impact on prices pummeled the President's popularity ratings, making her the most disliked Chief Executive in the country since this type of poll was taken.

Energy Secretary Raphael Lotilla said at a briefing that fuel prices would rise by an average of only 1.8 percent despite the 2-percentage-point increase in the VAT rate.

"This is the result of mitigating measures that we have put in place, including tariff reductions and the removal of excise taxes on certain products," he said.

The increase in the VAT rate will raise the prices of diesel by 60 centavos a liter, unleaded and premium gasoline by 70 centavos a liter, regular gasoline by 65 centavos a liter and kerosene by 55 centavos a liter.

Oil firms raise prices

Oil firms Eastern Petroleum Corp., Seaoil Petroleum Corp. and Flying V increased their prices by those levels at 12:01 a.m. today.

Computations by the Department of Energy showed that the VAT hike should raise diesel prices by 58 centavos a liter, unleaded gasoline by 67 centavos, regular gasoline by 63 centavos, kerosene by 60 centavos and liquefied petroleum gas by between P8.90 and P9.80 a kilogram.

From P31.67 a liter, diesel is estimated to now sell at an average of P32.25 a liter.

Prices of unleaded gasoline are estimated to go up to P37.25 from P36.58 a liter, regular gasoline to P35.06 from P34.43 a liter, kerosene to P33.78 from P33.18 a liter and cooking gas to between P498.10 and P550 from between P489.20 and P540.25 per 11-kg cylinder.

Electricity rates

Households using up to 50 kWh a month will have to pay an additional P4.85, while those consuming 51 to 70 kWh will shell out P6.78, and those who use 71 to 100 kWh, P9.68.

These consumers are all lifeline users, who are entitled to discounts of 50 percent, 35 percent and 20 percent, respectively.

Those consuming 101 to 200 kWh a month will see their bills increase by P19.37; those using 201 to 300 kWh, P29.06; 301 to 400 kWh, P38.75; 401 to 500 kWh, P48.44; 501 to 600 kWh, P58.13; 601 to 700 by P67.81, and 701 to 800 kWh by P77.50.

Some economists say the VAT increase may dampen consumer spending in the first half, which could hurt economic growth. Consumption makes up 70 percent of Philippine GDP.

More infrastructure

The administration plans to allocate an additional P20.3 billion for infrastructure and basic services from revenues from the higher VAT rate.

The VAT Reform Law is expected to yield P75 billion in incremental revenues this year, and the government intends to use 30 percent of the amount, or P22.5 billion, for pump priming, according to the DOF.

The remaining 70 percent will be used to reduce the budget deficit.

Finance Secretary Margarito Teves had said that the VAT Reform Law would help the national government achieve its goal of wiping out the budget deficit two years earlier, or by 2008, instead of the original target of 2010.

Budget Undersecretary Laura Pascua said that of the P22.5 billion, P20.2 billion would be spent on infrastructure like roads, airports, ports and irrigation systems. The remaining P2.3 billion will be used to enhance the delivery of services like education and health.

The P22.5 billion will be on top of the P35 billion that Malacañang earlier ordered the budget department to use for infrastructure development.

Upgrade in credit rating

The DOF said incremental revenues from the VAT Reform Law would hit P90.61 billion in 2007, P103.27 billion in 2008, P104.56 billion in 2009 and P120.44 billion in 2010.

Analysts have said the higher VAT rate would improve the chances of the Philippines being upgraded by credit rating agencies this year.

But some said the anticipated gains from the expansion of the sales tax last November and the higher rate might not be achieved fully due to chronic tax evasion, corruption and inefficiency. *With reports from Ronnel W. Domingo and Reuters*

PCGG head Sabio says 3 senators involved in Danding cases

From page A1

when he refused to answer questions related to a reported compromise deal on the coco levy funds.

As a result, the PCGG was given a P1 budget for 2006. It was asking for a budget of around P67 million.

Arroyo wondered why President Macapagal-Arroyo's administration wanted to enter into a compromise when it had already won initial victories in the Supreme Court in the cases against Cojuangco.

"The preliminary findings of the Supreme Court favor the government. Since the government is favored by the tentative findings of the Supreme Court, why enter into an agreement?" he said.

"It is the losing party that enters into an agreement. Not the winning party," the senator said.

He also noted that the complainant in the cases against Cojuangco was the government and not the farmer beneficiaries who Sabio said were willing to compromise.

Arroyo said many farmers' groups were also opposed to a compromise with Cojuangco.

"You must remember that these cases are about to be finished. There are already decisions of the Supreme Court defining the rights of the parties here and suddenly here comes a compromise agreement. Why is it like that?" he said.

Arroyo said there was something wrong with this kind of deal.

Reason for Sabio's silence

Former Solicitor General Frank Chavez may have an explanation for Sabio's silence on the deal.

Chavez said the administration was trying to forge a compromise with Cojuangco as payback for his help in quashing the impeachment complaint against Ms Arroyo last year.

Chavez said the PCGG was eager to forge a deal on the coco levy case because Cojuangco, chair emeritus of the Nationalist People's Coalition (NPC), might have been instrumental in convincing former Isabela Gov. Faustino Dy Jr., a leading NPC member, not to testify against the President.

"If Dy repeated what he told us (before the Senate), GMA would no longer be there. This is part of the compromise," Chavez said.

"Sabio has been given the dirty task of implementing this agreement," he added.

Dy was supposed to testify after opposition witness Michaelangelo Zuce claimed that election officials were bribed with "jueteng" money by Ms Arroyo at her La Vista home in Quezon City prior to the May 2004 elections.

Joker drafted EO

Sabio cited Section 4 (B) of EO 1, which said that "no member or staff of the commission shall be required to testify or produce evidence in any judicial, legislative, or administrative proceeding concerning matters within its official cognizance."

"They were insisting that I answer those questions and they were violating the law," Sabio said in a phone interview.

He said Arroyo must have forgotten Sec. 4 (B) of the order he drafted. "They shouldn't be asking questions about those matters because these are matters within the cognizance of the commission," the PCGG chair said.

Sabio also explained that the provision was meant "to protect the PCGG and enable it to exercise its powers effectively" since several defendants or their lawyers might get elected to Congress.

"And this is what has happened. Then Executive Secretary Arroyo anticipated that Congress might be in the hands of people involved in ill-gotten wealth cases," Sabio said.

Sabio explained that Enrile and Angara were defendants in the case filed by the government against Cojuangco, or Civil Case No. 0033, which alleged that the businessman used the coco levy funds to buy a majority stake in United Coconut Planters Bank (UCPB) and shares in San Miguel Corp. (SMC) and to form holding companies under the Coconut Industry Investment Fund (CIIF).

The government is trying to recover a 27-percent stake in SMC, which could amount to P50 billion. But Sabio said he had yet to find out the terms and conditions of the compromise, or which shares in which companies are to be divided.

The PCGG chief also said that Drilon organized First Meridian Development Corp. (FMD) as a member of the Accra Law Office in the 1970s. FMD, which Sabio said corresponded to Drilon's initials, was one of the companies under the CIIF.

Joking?

"Answering their questions would make it difficult for us later on to pursue our cases (against these senators). That is the rationale of the provision (in EO 1)," Sabio said.

Sabio believed that the Senate was not serious when it gave his office a budget of P1. "I think they are joking about the (P1 budget)."

He expressed confidence that the PCGG would still get the budget it was asking for.

A militant farmers group yesterday called for the arrest of Sabio for "contempt of the Senate."

"Why did he not answer questions regarding the coconut levy compromise deal he is brokering with Eduardo "Danding" Cojuangco? What is so confidential about it? Is he selling the coconut farmers' body and soul to the devil?" the Kilusang Magbubukid ng Pilipinas (KMP) said in a statement.

Agri officials tag Bolante in fertilizer scam

From page A1

was the "first time" the DA was used as a conduit of agrarian reform funds to be used for fertilizer.

The Senate had been trying to get Bolante, the alleged chief architect of the P728-million fertilizer fund scam, to testify on the matter. But he managed to flee overseas, supposedly to attend Rotary International conferences.

Sen. Ramon Magsaysay Jr., whose committee on agriculture and food is looking into the scam, is putting up a bounty for Bolante's immediate arrest.

The senator has allocated P20,000 in seed money for the bounty, and is calling on the public to pitch in by donating P1 each.

Unsigned MOAs

Gonzales said Bolante's office prepared the "unsigned" memoranda of agreement that "already indicated the amounts" to be given to each RFU.

She said Bolante and then Agriculture Secretary Cito Lorenzo signed the notice of transfer allocation for the money to be deposited first with Land Bank of the Philippines before its release.

Sixty percent of the money was released on May 3, 2004, or a week before the elections. The rest was released two to five months later, Lecciones said.

"The testimony of the DA officials and the documents presented indicated that it was Bolante who ordered the release of the fund in a manner [indicating that it was] used for election purposes in 2004," Senate President Franklin Drilon later told reporters.

Drilon said the release of the fund was in violation of the law stating that recovered Marcos money would be solely intended for agrarian reform.

"Certainly, this is evidence that is appropriate for the Ombudsman to consider," he had said.

Farm inputs

The P100 million was part of the P544-million Marcos money allocated to the GMA hybrid rice program. Of the P544 million, P50 million remained with the Department of Agrarian Reform for farm-to-market roads.

The Philippine Rice Research Institute (and not the International Rice Research Institute, as reported on Sunday) received P394 million for hybrid rice seeds, and P100 million went to the RFUs for "farm inputs and implements," or fertilizer.

Lecciones said that of the P100 million, P9 million was allotted to Cebu Representatives Antonio Cuenco (Lakas), Antonio Yapha (NPC), and Simeon Kintanar (Lakas) with each congressman's district receiving P3 million.

He said the fertilizer bought with the fund was delivered in full only after the elections, but admitted that doubts "cannot be avoided" that it went to supporters of the congressmen, who in turn backed Ms Arroyo's campaign.

Lecciones told reporters after the hearing that it was the municipal agricultural officers who prepared the list of farmer-recipients of the fertilizer.

"We can't avoid that. They're the ones in charge. Of course, [they have] friends or references," he said in Filipino.

Lecciones said he had "no idea" why the congressmen were chosen to receive the money. He said the list had come "from the central office."

Admin candidate

During the hearing, Sen. Edgardo Angara asked Lecciones: "Who did these three congressmen, lucky beneficiaries of hybrid rice, of inputs, support during the elections?"

Lecciones replied: "I am sorry, your honor, I would not have any idea. But the election results of Cebu will prove that they were supporting the administration candidate."

Lecciones also said the P3 million released to Kintanar's district had yet to be liquidated.

"That of Congressman Kintanar, which was implemented by the municipality of Argao, has not been fully liquidated up to now because there is a question by the local [Commission of Audit] on the reimplementation," he said.

He also said the funds allocated to Yapha and Cuenco were released through the Kasosyo Foundation, as authorized by Bolante.

'Completely false'

But Cuenco said that "in the first place, no funds were released" to him.

"I never got hold of any funds. If the insinuation is that I received a kickback, or a rebate, that's completely false," he said.

Cuenco, who represents the southern district of Cebu City, said he learned that the fertilizer had been given to some of the 14 "mountain barangays" in his district only after the May 2004 elections.

"I didn't even know that there was such a project," he said, adding that the DA had gone straight to the barangay officials.

"It never passed through me. Even I was surprised when I learned about it. I don't even know if indeed there was such a delivery of fertilizer. My barangay captains did not say anything about it. The DA should check the recipients," he also said.

'Big insult'

Magsaysay quoted reports that Bolante, a former district governor and now director of Rotary International, had arrived in the country from abroad and again slipped past immigration authorities despite an arrest order issued by the Senate last December.

"The continued disappearance of Bolante has become a big insult not only to the Senate but also to our countrymen who are hungry for the truth as regards the real beneficiaries of the fertilizer funds," Magsaysay said in a statement.

A member of his staff said the committee was hoping to raise between P200,000 and P500,000 for any information that would lead to Bolante's arrest.

The committee is resuming its inquiry tomorrow and has invited DA officials led by Secretary Panganiban, provincial officials and suppliers, among others.

It did not issue an invitation to Bolante because there is an outstanding order for his arrest.

Bolante had sent feelers to the effect that he would appear at the hearing if the Senate lifted the arrest order on him—a condition that Magsaysay rejected.

On Dec. 12 last year, the Senate cited Bolante in contempt and ordered his arrest after he again failed to appear at a hearing despite several subpoenas.

'Rotary's good name'

The Rotary Club of Makati West has passed a resolution calling on Bolante to show up at the Senate inquiry.

"While Rotary neither condemns nor acquits Director Bolante of any accusation, it is essential that he respect the processes of the governmental institutions, answer their questions, and explain his side," the club said, adding:

"Evading such processes with explanations that his duties as director of Rotary International requires his presence abroad and would not allow him to be present [at the] inquiry simply exacerbates the situation, damaging himself and unduly impugning the good name of Rotary as well." *With a report from Michael Lim Ubac*

President on spending binge for poorest 4.1 million

From page A1

ing the country's major source of agriculture products.

Forty percent of the Philippine population of about 85 million lives on $2 a day or less, according to the World Bank.

4.1M recipients

Hewing to the same theme, the National Economic and Development Authority yesterday announced an initiative to bring food aid or subsidized food to 4.1 million Filipinos living in extreme poverty.

The Neda appealed to the private sector and local governments to join the food assistance and subsidy program, which is set to start within the next two months, the French wire agency Agence France-Presse reported.

The program is aimed at addressing the immediate needs of 4.1 million Filipinos identified by the National Nutrition Council as suffering from "severe hunger," the Neda said in a statement.

It said food aid would also be given to 1.4 million Filipinos, while lower-priced food commodities would be made available to 2.9 million others.

The AFP report said that under the planned program, the government would give a kilogram (2.2 pounds) of rice each week to 1.23 million schoolchildren in the 2006-07 schoolyear.

It said some 41,600 pupils in the poorest towns would be supplied with milk, while a "food for work" program would be offered to 70,000 families.

The government reportedly also aims to provide start-up capital to operate "rolling stores" that will sell rice, noodles and other commodities to poor communities.

The government-run National Food Authority (NFA) is to supply the subsidized food, the report said.

Dole-outs

The government's multibillion-peso dole-outs have been a staple of the President's speeches during her visits to the provinces, military camps and depressed areas.

In Mandaue City, she announced the allocation of P500 million for the purchase of half-priced medicine.

She pointed out that the amount was five times the normal budget for this subsidized program.

In Baguio City, Ms Arroyo announced a plan to give P500 million more to the cash-strapped NFA, to ensure that the prices of rice and instant noodles would be kept within the masses' reach.

In Toledo City, she said she was earmarking P500 million for the subsidy of PhilHealth cards.

The discontinuation of the health card subsidies a year after they were distributed during the 2004 campaign season was one of the perceived reasons for the plunge in Ms Arroyo's approval ratings.

At Camp Aguinaldo, the President promised P500 million for the soldiers' housing program. At Camp Crame, she promised P1 billion to boost the benefits for the police force.

During the anniversary celebration of the Liberal Party, she reiterated her appeal to Congress to pass the 2006 budget, which would give all government employees, including soldiers and police, a pay hike worth P13 billion.

Clueless

According to Ms Arroyo, the funding for these subsidies will come from the P35-billion pump-priming program set for the first quarter of the year.

But her economic managers are reportedly clueless on where to get the P35-billion, and how it will be spent, given that pump-priming normally involves spending for big-ticket items that have great impact on the economy.

BEST COPY AVAILABLE

Malacañang…

From page A1

Commission would launch a P5-million campaign to inform Filipinos about efforts to amend the Constitution.

House committee rejects No-El

In the House of Representatives, the committee on constitutional amendments, voting 14-3, adopted a motion by Rep. Roilo Golez of Parañaque City to reject any amendment that would scrap next year's polls.

Golez said this would allay speculation that no-election was part of a "hidden agenda."

The House committee also approved a motion by Rep. Teodoro Locsin of Makati City rejecting any proposals to extend the terms of local officials and legislators.

No election repulsive

"This sends a big signal that the committee finds implicit bribes repulsive and abhorrent," Locsin said.

On Sunday, the Catholic Bishops Conference of the Philippines issued a pastoral statement categorically declaring opposition to any moves to scrap the 2007 election.

In effect, the CBCP supported former President Fidel V. Ramos, who had warned Ms Arroyo that canceling next year's balloting would be a "monumental blunder."

Ms Arroyo's handpicked Consultative Commission had recommended that the 2007 polls be called off to pave the way for the full functioning of the parliamentary system in 2010.

The commission also had proposed that the three-year terms of the members of the House of Representatives that will run out next year—as well as half the 24 senators' terms—be extended to 2010. The Senate, under this plan, would be abolished and the Senators would sit in an interim parliament.

Last nail on coffin

The 122-member CBCP said that while certain aspects of the Constitution needed revision, it did not support "hasty efforts to change this fundamental law of the land" without widespread discussion and the participation of the people.

The prelates also said the amendments would be better done by a constitutional convention.

Critics of Ms Arroyo's move to amend the Constitution have charged that the 58-year-old President wanted a graceful way out after surviving an impeachment attempt in Congress last year.

The impeachment move, killed by Ms Arroyo's majority allies in the House, followed disclosures in wiretapped conversations purportedly between her and former Election Commissioner Virgilio Garcillano.

The opposition said the recordings showed Ms Arroyo manipulated the 2004 presidential election—a charge she has vehemently denied.

"The approval by the committee on constitutional amendments of my motion to abhor, to renounce and reject No-El (no election) should be the last nail on the coffin of the immoral and indecent proposal to scrap the 2007 elections. No-El should be considered buried," Golez said.

Everybody has relatives

"When the issue of term extensions is brought up, there is deafening silence even from the opposition. It seems everybody has relatives everywhere," Locsin said before the committee voted on the proposal to scrap constitutional term and tenure extensions.

The little speech appeared to work as none of the members of the committee, some of whom had relatives who were elected to positions in the local government units, objected to his motion.

Rep. Constantino Jaraula of Cagayan de Oro City, however, said that the measures adopted yesterday would still be subject to plenary debates and could be overturned. Jaraula is the administration's point man in the House Charter change initiative.

The House committee has stepped up debates on Charter change after a caucus of the ruling Lakas-CMD last month gave full support to Ms Arroyo's moves toward the parliamentary system.

Malacañang has been flip-flopping on the no-election issue.

Just before the bishops met, Executive Secretary Eduardo Ermita had said that Ms Arroyo had not budged from her no election position. This was after a Council of State meeting suggested, according to Bunye, that most of those who spoke were for going ahead with the 2007 balloting.

No turning back

Speaker Jose de Venecia said in an interview with the INQUIRER that the House was pushing the nation toward the parliamentary system.

"Absolutely, there's no turning back. If we move rapidly, we move now," said De Venecia.

"We appreciate the historic decision of the bishops and the archbishops to now go for Charter change. That is a breakthrough, a welcome positive constructive criticism. That is terrific and we salute that."

But he said the CBCP's mode of amending the Charter—through a constitutional convention (ConCon)—was "something that we could not support at this time because of the delay of two to four years and the incredible cost—we need P8 billion which we don't have."

The constituent assembly—the House and the Senate working together—can finish its work in 45 days to two months, while a constitutional convention will take two to four years, according to De Venecia.

At two ConCon delegates for 212 congressional districts, "you have 424 new politicians twice the size of Congress, so those things should be studied carefully by our beloved bishops."

De Venecia said there was no argument about the need for electoral reforms such as computerization of the polls and pushing through with the 2007 elections.

"We are in favor of elections in 2007. There's a moral dimension that we cannot move to extend our terms of office. That is irregular," he said.

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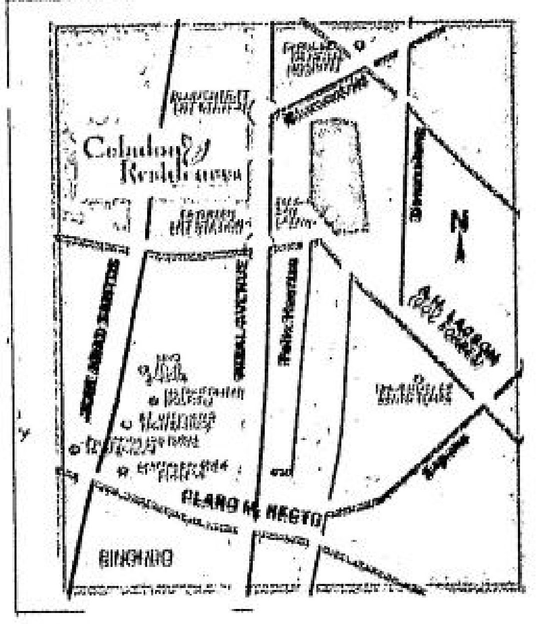

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Twist to love story: Ex-wife barred from seeing Faeldon

From page A1

marriage annulled early last year. They are childless. Faeldon has an 18-year-old son from a previous relationship.

"I appeal to the Isafp to let me in. I just want to see Nick," Untalan, in tears, told reporters. She said she and Faeldon split because "he loved the country more."

She refused to believe reports that her ex-husband had found a new love in Rivas, 33, who is single.

"They don't have a relationship. I just know," Untalan insisted.

Playing up romantic angle

Faeldon himself has denied any relationship with Rivas, saying the military was playing up the romantic angle to downplay the support he was getting from his brothers in arms.

But military sources said the romance began last year when Faeldon and Rivas frequented the badminton court inside the Isafp compound.

Lovers in detention

Isafp released an undated 12-second video yesterday of the alleged lovers in detention. The two officers were shown in a room seated across from each other and about to eat a meal.

Faeldon, smiling sheepishly with his hands cuffed, offered a plate of rice to someone seated beside him. Rivas was also smiling nervously.

A man off camera asked someone to remove Faeldon's handcuffs. But Faeldon, still smiling, mumbled, "OK *lang* sir [It's OK sir]."

Throughout the video clip, the alleged lovers avoided looking at each other.

It was the first video of the two that Isafp released since Faeldon was arrested with Rivas on Jan. 27. Isafp released the video to disprove the claim of Faeldon's lawyer, Roel Pulido, that the two were being maltreated. *(See related story on Page A2.)*

Faeldon, an alleged Oakwood mutiny leader, had been a fugitive since Dec. 14 when he escaped from his military escorts outside the Makati Regional Trial Court building.

Rivas was one of the military prosecutors in the mutineers' general court-martial.

'Video propaganda'

The Isafp video was not dated. But reporters noted that Faeldon was wearing the same shirt he had on in a video taken of him last Saturday noon, which was also released by the military.

While still on the run, Faeldon himself released a string of "video propaganda."

Before his capture, Faeldon released through his website, www.pilipino.org.ph, three videos of himself inside military and police camps around the country.

Even after his arrest, two more videos of Faeldon were released showing him at the AFP Central Command headquarters in Cebu City and inside the military headquarters in Camp Aguinaldo itself.

Rivas, a lawyer, has so far not asked to see a lawyer or any of her family from her native Mambusao, Capiz.

Turned away

Pulido and Faeldon's brother Cesar were turned away at Aguinaldo yesterday. Cesar Faeldon said he was allowed to see his brother on Sunday so he was surprised that he was refused entry yesterday.

Isafp chief Brig. Gen. Marlu Quevedo said immediate family members should coordinate with Isafp first before visiting.

Quevedo told reporters only immediate family members were allowed to visit detainees at the Isafp.

Bishops told: Chalices, bells, etc. . . .

From page A1

Surigao del Norte Rep. Robert Ace Barbers made the statement following the call of the Catholic Bishops Conference of the Philippines for the repeal of the Mining Act and the scrapping of concessions on the grounds that mining operations threatened the environment.

Dinner at Palace

Apparently concerned over the strong CBCP statement, President Macapagal-Arroyo quietly invited some of the bishops to dinner in Malacañang on Monday night to discuss the issue, some bishops said.

"GMA wanted a dialogue," Lipa Archbishop Ramon Arguelles said. "It was intended to explain the side of Malacañang on mining."

About 30 bishops were invited. Only 12 reportedly attended the dinner, according to a CBCP source.

Barbers, in a statement, said Filipinos depended each day of their lives on the mining industry.

"We cannot do away without it, not even the Church," he said.

The congressman pointed out that mining was the "ultimate source" of raw materials needed to build churches and manufacture Mass utensils and religious statues.

"Developing our mineral resources would be a great opportunity for Mindanao to increase its contribution to the national coffers," said Barbers, whose province boasts of copper, gold, nickel, silver and chromite deposits.

Referring to the CBCP's concern about "environmental tragedies" resulting from mining activities, Barbers said: "We should not be afraid of our past experiences."

"It is time to correct our mistakes and stop being prisoners of our history," he added.

Barbers said the government's policy was anchored on the premise that mining would bring economic growth and ease poverty based on the principle of sustainable development.

A good sign

"Mining is certainly not 'destructive' and 'evil.' How can it be if its main purpose is to alleviate poverty and improve the lives of our people?" he said.

Ipil Bishop Antonio Ledesma, CBCP vice president, said Malacañang's decision to talk with the bishops was "a good sign."

"It means that it is ready to dialogue with the bishops about (mining)," Ledesma told reporters.

Arguelles said he was invited but could not make it because he had to return to Batangas. He said the invitation was made by "word of mouth."

He said other prelates also failed to go because of previous engagements.

Rapu-Rapu incident

One Church official said Ms Arroyo invited primarily the 21 bishops of Mindanao and a few from the Visayas familiar with mining activities in their dioceses.

It was this group which reportedly pushed for the pastoral statement on mining.

Ledesma said the bishops were also "interested" in the Malacañang dialogue if only to bring up the problems of their flocks over mining operations.

The prelate cited the mining accident on Rapu-Rapu Island, where effluents containing cyanide were released last year from tailing dams into adjacent bodies of water, causing fishkills in the coastal community.

Second meeting

The Monday dinner was believed to be the second Ms Arroyo has had in Malacañang with bishops in about six months.

During a plenary gathering of bishops in July 2005—at the height of the "Hello Garci" wiretap scandal—at least three bishops were fetched from the Pope Pius XII Catholic Center in Manila for a dinner at the Palace, the INQUIRER had learned.

The meeting was later confirmed by then CBCP president Archbishop Fernando Capalla, who said, however, that he wasn't there.

No intervention

At least two Church officials told the INQUIRER at the time that the dinner meeting was on the mounting calls for Ms Arroyo's resignation.

House Deputy Majority Leader Antonio Cerilles, in a statement yesterday, said the Church could give moral guidance to political leaders but not intrude in governance.

"The Church can ... help us on the ground on how to confront poverty. If we eliminate poverty, people will have more time to attend to Church services and do their religious obligations," he said. *With reports from Michael Lim Ubac and PDI Research)*

Mobile sex clients increase . . .

From page A1

Baguio City, bus drivers in Pasay City, tricycle drivers in Angeles City and construction workers in Davao City.

Indeed, the face of HIV/AIDS in the country is changing and it doesn't look pretty.

The number of infected Filipinos jumped to 11,200 last year from only 6,000 in 2002, according to the results of the "workbook" method made available by the United Nations Program for HIV/AIDS and the World Health Organization.

This approach is used in countries like the Philippines with low-level epidemics, meaning the HIV prevalence here is less than 5 percent of the population.

Also alarming

Another alarming finding was that two cases involving injecting drug users (IDUs) had been discovered in Cebu by the Integrated HIV Behavioral and Serologic Surveillance (IHBSS) conducted by the Department of Health.

Officials who attended the National Dissemination Forum on HIV and AIDS in Pasay City yesterday agreed that the figures did not completely reflect the extent of the problem. That's because many persons with AIDS remain in hiding for fear of discrimination.

Health Secretary Francisco Duque III said that of the 11,200 known persons with AIDS/HIV, 8,000 were in the general population.

"All signs are pointing that our window of opportunity may be fast closing and that soon, we may be facing the dreaded unknown—an epidemic explosion that can take shape in just a few years or decades," he warned in a speech. "No one can predict if and when an epidemic will strike."

Duque blamed the unabated sexually transmitted infections (STI), low condom use, unsafe work environment, ignorance of the risks among the youth, and the growing community of IDUs.

High prevalence of hepa-C

In Cebu, which registered the first IDU infections since 1996, the IHBSS found out that 81 percent of drug users interviewed and tested had hepatitis-C.

"The very high prevalence of hepatitis-C indicates that there is widespread needle- and syringe-sharing in the population, a behavior that also facilitates HIV transmission," according to the report which had a total of 243 samples.

Overall, the study involved 12,503 respondents classified as female sex workers, men having sex with men, men who consulted STI clinics, male customers of sex workers and IDUs.

The feared epidemic triggered by needle-sharing can be illustrated by the current situation in Cebu.

According to the IHBSS, 62 percent of IDUs there had sex in the past 12 months prior to the study.

Fifty-two percent of them had a regular or casual sex partner, 10 percent of whom were needle users.

Fourteen percent of IDUs who had sex in the past year were customers of sex workers.

Defined by occupation

The IHBSS included 3,328 occupational cohorts of men, meaning "men defined by their occupation who were known to be frequent clients of sex workers."

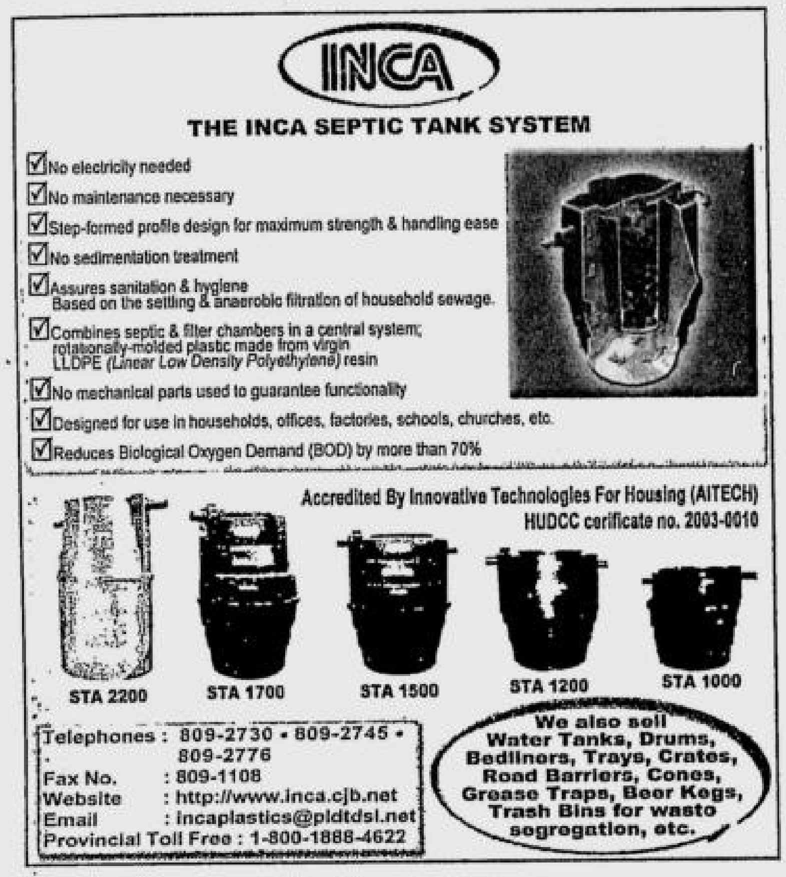
The highest prevalence of clients were found among vegetable dealers in Baguio (72 percent), bus drivers in Pasay (52 percent), tricycle drivers in Angeles City (37 percent) and construction workers in Davao (35 percent).

There is one bright spot in all this. In 1993, a study using the Epimodel (a computer program used to estimate and project AIDS cases) said there were roughly 58,000 Filipinos with HIV/AIDS. It projected that the number would shoot up to 92,000 by 2000.

Complacent

The latest finding showed only a 0.03 prevalence rate. However, Duque pointed out that that translated to 11,200 people aged between 15 and 49.

"We can't afford to be complacent. The fight against AIDS continues," said Jon Lindborg, UNAIDS Philippines mission director.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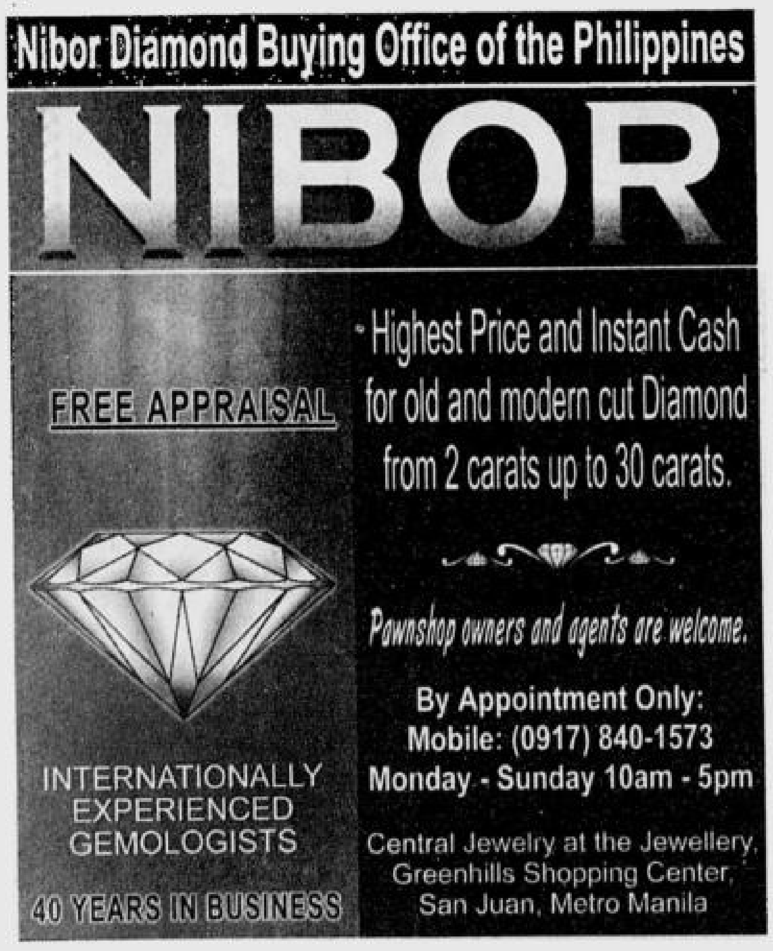
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Bill sought for P10B for martial law victims

By Alcuin Papa

THE PRESIDENTIAL Commission on Good Government yesterday urged Congress to approve a bill that would make legal the allocation of P10 billion from the recovered Marcos ill-gotten assets for the compensation of victims of rights abuse during the Marcos regime.

"The ball is now in their (Congress) hands, they should pass the bill for the enactment of the law," said PCGG Commissioner Ricardo Abcede.

Abcede also said the PCGG was not in a position to answer how the Marcos assets were spent as the agency's sole function was to remit the funds to the Department of Agriculture for the Comprehensive Agrarian Reform Program.

He said all the recovered money have been remitted to CARP.

RP still 2nd to Iraq as most dangerous for journalists

PARIS—FIFTY-EIGHT JOURNALISTS AND media staffers were killed worldwide last year, more than a third of them in Iraq, the World Association of Newspapers reported Monday.

The report by the Paris-based organization was the third this month from a leading press advocacy group to show that Iraq was the most dangerous country in which journalists worked in 2005.

Twenty-two journalists were killed in Iraq, the group said. In second was the Philippines, where seven journalists were killed in retaliation for their reporting on crime and corruption, it said.

Another Paris-based press freedom group, Reporters Without Borders, reported this month that 63 journalists were killed in 2005, while the Committee to Protect Journalists in New York put the number at 47. *AP*

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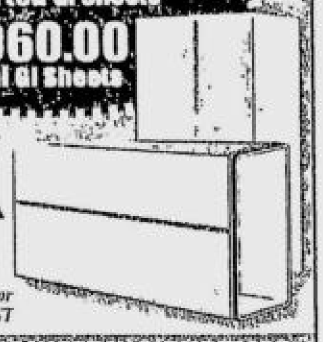

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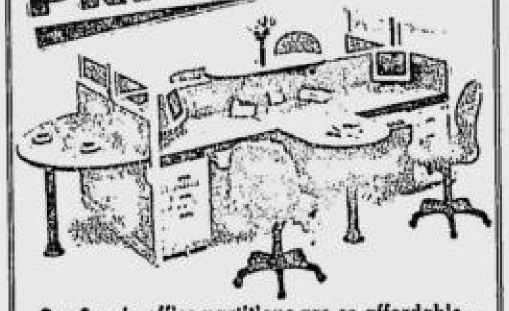

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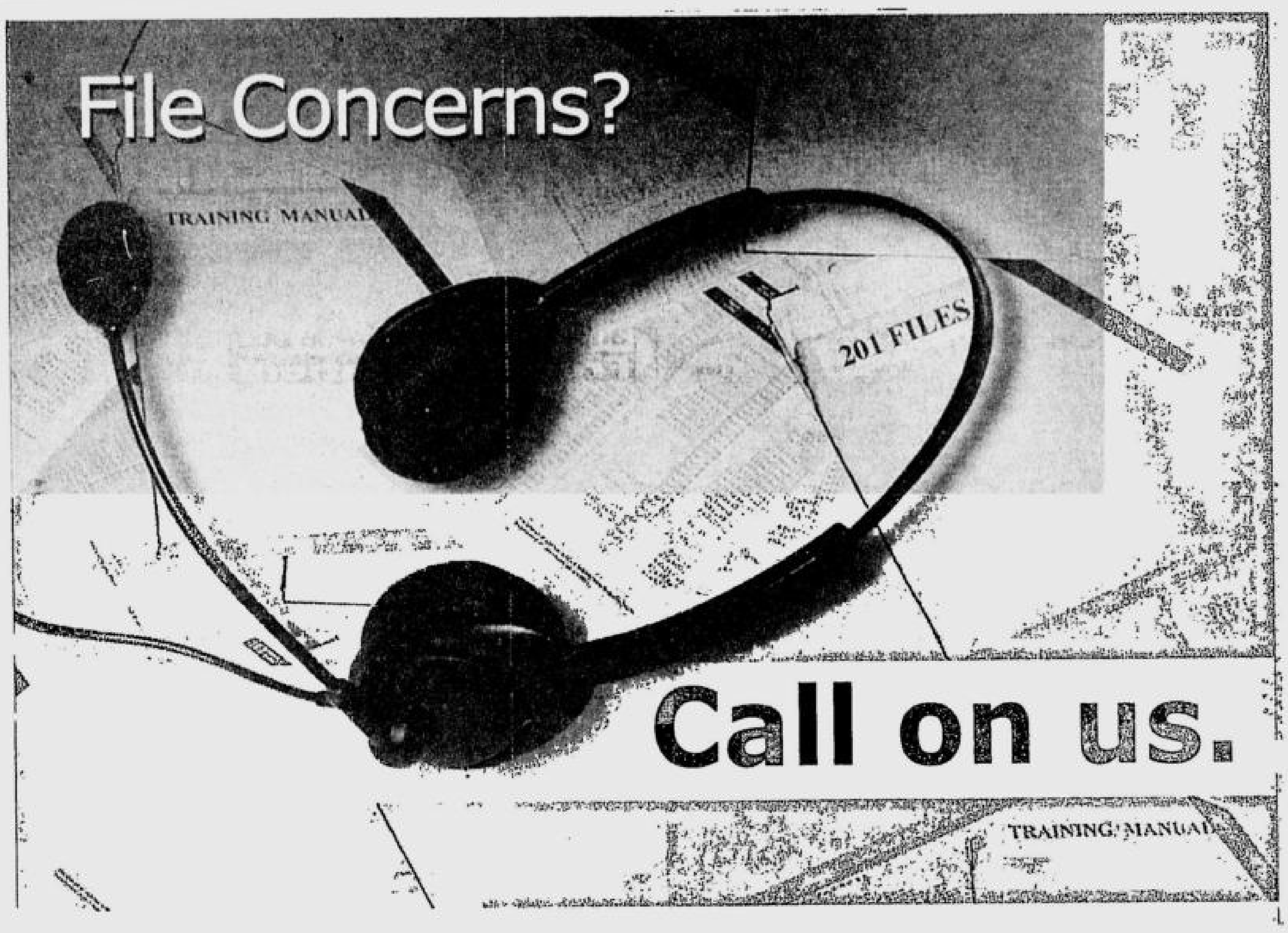

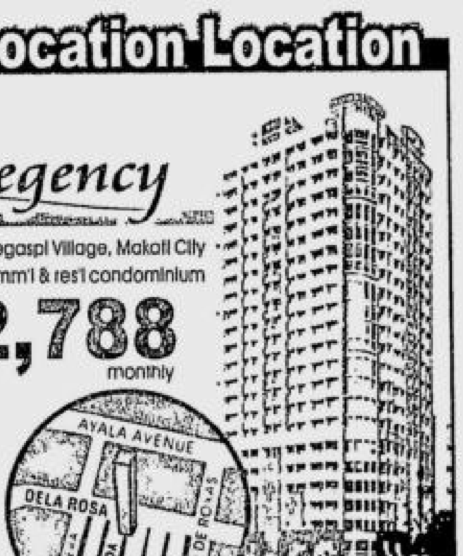

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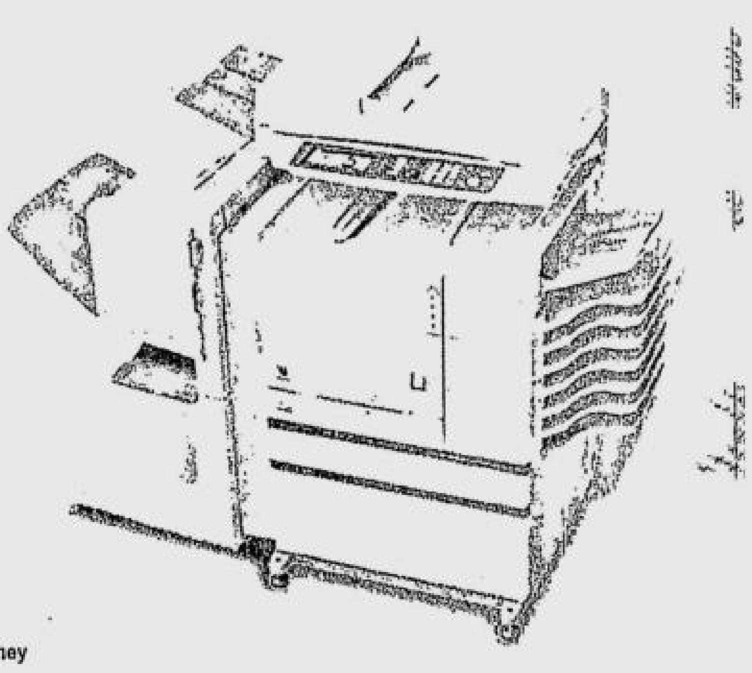

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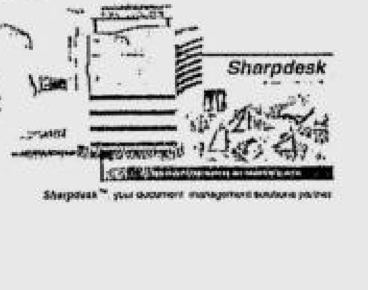

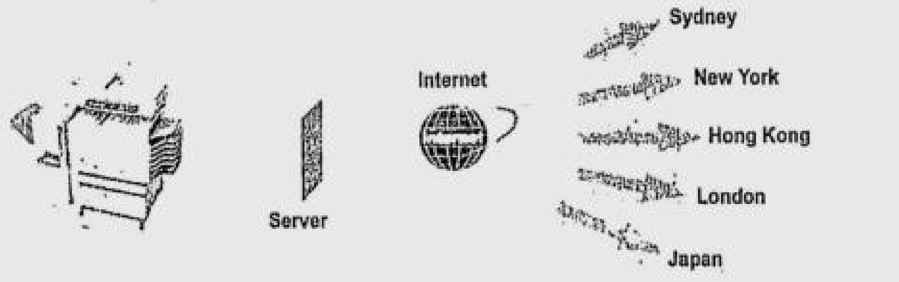

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The WORLD

Editor **Luverne B. Gueco**

Hamas warned: Change or lose aid

LONDON—WORLD POWERS TRYING TO BROKER Middle East peace said Islamic militant group Hamas must reject violence and recognize the state of Israel or risk losing vital aid when it forms a new Palestinian government.

But the so-called Quartet, made up of Russia, the European Union, the United States and the United Nations, stressed after a meeting in London that international donors would continue to aid the caretaker government of President Mahmoud Abbas, at least until a new government was formed.

The goal was to give Hamas, which won a shock victory in Palestinian parliamentary elections last week, some breathing space to change its policies before forming a new government, possibly within three months, said US and EU officials.

"The Quartet concluded that it was inevitable that future assistance to any new government would be reviewed by donors against that government's commitment to the principles of nonviolence, recognition of Israel, and acceptance of previous agreements and obligations," said a statement by the Quartet.

Hamas immediately rejected the conditions listed by the Quartet and said it was up to Israel to change.

"The Quartet should have demanded an end to (Israeli) occupation and aggression... not demanded that the victim should recognize the occupation and stand handcuffed in the face of the aggression," Hamas spokesperson Sami Abu Zuhri said.

European Union foreign policy chief Javier Solana told reporters afterward it could take up to three months before a new Palestinian government was formed and vital EU funding would continue at least until then.

"If these conditions are met then we stand ready to continue (to fund the Palestinian Authority)," said Solana. "If they do not change then it will be very difficult," he added.

Last year, the EU gave the Palestinian Authority 500 million euros ($615 million).

US Secretary of State Condoleezza Rice, who had been pushing for a strong statement against Hamas from the Quartet, reiterated that the militant group must adapt.

"There are responsibilities which come with governing," she said at the news conference, adding that the Palestinians deserved a better life.

The Palestinian Authority faces a huge budget crunch and the Quartet made clear that, mindful of the needs of the Palestinian people, it would continue to support Abbas' caretaker government.

"It's important to note that we do believe that Abu Mazen deserves to be supported," said Rice, referring to Abbas' nickname.

UN Secretary General Kofi Annan said if Hamas changed it could hope for engagement with the international community.

"If Hamas... transforms itself from an armed movement into a political party respecting the rules of the game... I think the international community should be able to work with them."

Both Hamas and Abbas, whose Fatah party lost at the polls against Hamas in last week's parliamentary elections, appealed earlier to foreign donors to lift threats to cut vital aid. *Reuters*

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URBAN INSTITUTE OF REAL ESTATE

Danish editor apologizes for 'offensive' cartoons

COPENHAGEN—THE EDITOR of a Danish newspaper which printed cartoons of the Prophet Mohammed apologized Monday as anger spread throughout the Muslim world, threatening trade and security repercussions for Nordic countries.

"These cartoons were not in violation of Danish law but have irrefutably offended many Muslims, and for that we apologize," wrote Jyllands-Posten daily editor in chief Carsten Juste in a letter to the Petra news agency in Jordan.

Published last September, the 12 cartoons included portrayals of the Prophet wearing a time-bomb shaped turban and showed him as a knife-wielding nomad flanked by shrouded women.

Initially passing with little comment, they were later reprinted in a Norwegian magazine, prompting an international uproar and calls for an apology from leading Muslims.

Muslims regard images of the prophet as blasphemous. *AFP*

NATIONAL FOOD AUTHORITY
Quezon City

MEMORANDUM CIRCULAR
No. AO -2k6-01-001
Date : January 30, 2006
TO : ALL PRIVATE GRAINS BUSINESSMEN (INDIVIDUALS AND ENTITIES)
FROM : THE NFA ADMINISTRATOR
SUBJECT : GENERAL GUIDELINES ON THE PARTICIPATION OF ALL PRIVATE GRAINS BUSINESSMEN (INDIVIDUALS AND ENTITIES) IN THE IMPORTATION OF ADDITIONAL RICE FOR YEAR 2006

Pursuant to the powers granted to the National Food Authority (NFA) under Presidential Decree No 4, as amended, to establish rules and regulations governing the importation of rice and by virtue of Council Resolution No. 259-2k6A dated January 27, 2006, this Memorandum Circular is hereby issued for the information and compliance of all concerned.

A. GENERAL GUIDELINES

1. Rice importation under this Circular shall be undertaken under a regime with Quantitative Restrictions in place pursuant to Republic Act No 8178. However, instead of the National Food Authority (NFA) issuing import permits, all rice importation other than NFA's shall be covered by Letters of Credit (LC), Documents Against Acceptance (DA) and Documents Against Payment (DP) to be opened with the Land Bank of the Philippines (LBP) or any reputable bank accredited by the Bureau of Customs (BOC)

2. In line with the government's policy of removing the rice importation monopoly of NFA and allowing the private sector to also undertake the importation in case of supply shortfall, all private grains businessmen (individual and entities) **shall be allowed to undertake the rice importation of 350,000 MT which shall be part of the country's food security requirement.**

3. The private grains businessman (individual and entities) intending to avail of the privilege to engage in the business of importing rice must first secure a license from the NFA as an importer

4. All importation shall be subject to the payment of duties/tariff taxes and other fees that may be required. NFA shall, from time to time, prescribe a benchmark price that will be the basis of the LBP/other reputable banks accredited by BOC to evaluate the advance duties/tariff taxes to be deposited by the importer

5. All payments shall comply with the requirements and provisions of the Anti-Money Laundering Act

6. The LBP shall serve as a clearing house by providing the participating bank with the volume of rice still available for importation

7. The import volume shall be available to all private grains businessmen (individual and entities), on a first-come-first-served basis without limit, but not more than 350,000 MT. The importers shall have until March 31, 2006 to open/avail of LC, DA and DP with LBP or any reputable bank accredited by the BOC in Metro Manila, subject to eligibility requirements that the participating banks may prescribe. The payment of the full advance duties/tariff taxes shall be the basis of determining the first-come-first-served rule

8. Importers under 2003, 2004 and 2005 rice importation under the FAI program whose violations were late arrivals and non-arrivals of rice stocks are not qualified unless penalties have been paid.

9. As much as possible, rice to be imported should be fortified with iron micro nutrient in compliance with the Philippine Food Fortification Law under Republic Act 8976.

10. Milled rice contained in small or big packages/containers of 50kg should conform with the Philippine standards on packaging and labeling.

B. ARRIVAL OF IMPORTATION

1. The imported rice stocks should arrive not later **August 15, 2006**. All imported rice that may arrive beyond the prescribed date shall subject the importer to a penalty based on the following schedule:

No. of days after deadline	Penalty (% of landed cost)
* 1 - 4 days	– 0.5%
* 5 - 6 days	– 1 %
* 7 - 8 days	– 1.5%
* 9 - 10 days	– 2%
* 11 - 12 days	– 2.5%
* 13 - 15 days	– 3%
* 16 - 60 days	– 30%
* 61 days and beyond	– forfeiture of entire cargo in favor of NFA

The aforementioned penalty may also be effected with the withholding or forfeiture of the corresponding equivalent volume of the imported rice

2. In case the importer availed of the allocation but failed to bring into the country the allocated volume, an amount corresponding to 10% of the import value will be forfeited in favor of the NFA as penalty. This amount shall be taken from the advance duties/tariff said importer paid the Bank/BOC. The corresponding amount shall be credited by BOC to NFA.

3. Rice cargoes must be inspected at the load port by surveyor/s to be appointed/chosen by the importer from a list provided by the NFA or that are accredited by BOC. The surveyor's services shall be for the account of supplier and/or importer

4. The discharge ports for this 2006 importation are the Port of Manila, the Manila International Container Port, the Port of Batangas, the Port of Cebu, the Port of Cagayan de Oro, the Subic Port, the Port of Poro Point La Union, the Port of Bacolod and the Port of Davao

C. SPECIFIC GUIDELINES

1. Importers must meet/submit/accomplish the following requirements subject, however, to changes, amendments or revisions as NFA, LBP, BOC and other reputable banks accredited by BOC may hereafter prescribe;

NATIONAL FOOD AUTHORITY

- Must be holders of NFA license as importer. To secure a license as importer, the following are required

For entities:

- 2 x 2 pictures of the representative
  Articles of Incorporation, By-Laws and all amendments thereto
  Recent Secretary's Certificate of a Board Resolution authorizing the representative to sign for and in behalf of the entity who shall be an officer/ shareholder/ member/ employee of the cooperative/corporation/association
  Certificate of Registration from the Securities and Exchange Commission (SEC)/ Cooperative Development Authority (CDA)/Bureau of Labor Relations (BLR)/Bureau of Rural Workers (BRW)/National Irrigation Administration (NIA)
  For SEC registered entities, a copy of the current year Information Sheet duly received by SEC
- Income Tax Return for the preceding year with audited financial statements.

For Individuals:

- 2 x 2 pictures of the applicant
  Income Tax Returns of the preceding year
  Financial statement showing assets and liabilities for the preceding year if applicant's capitalization in the rice business exceeds P100,000.00
  License Fees
  P 20,000 00 per applicant for all sectors
  Proof of payment of penalties for FOs/other sectors found to have violated year 2003, 2004 and 2005 circulars whose violations refer to late/non arrivals of imported rice
- Advanced information (at least 10 days before the cargo arrives) on the quality, quantity (complete specifications), country of origin, supplier, price on C & F basis, expected date of arrival, name of carrier/vessel and discharging port of the rice being imported, plus a copy of the sales contract and load port surveyor's report

PARTICIPATING BANKS

I. If Importers Opt to Directly Open Financial Instruments with the Land Bank of the Philippines (LBP), below is the list of documents required for importation transactions whether using LC, DA or DP:

- Duly accomplished and notarized Import Entry Declaration (IED)
- Only Manager's or Cashier's checks issued by a reputable commercial/universal bank in Metro Manila or such other areas as may be designated by LBP shall be accepted as payment for the advance duties, bank charges
- Original copy of pro-forma invoice signed by the supplier and duly accepted by the buyer, indicating the specification of rice to be imported, country of origin, term and mode of payment, among others, of the importation.
- Original and photocopy of the NFA license as importer.
- Accomplished ITOD signature card of the authorized signatory and/or authorized representative (for importation purposes) duly authenticated by the LBP (Form provided)
- Certification that the authorized signatory of the entity or the individual as the case maybe, has read and understood the program guidelines and that he/she voluntarily binds himself/herself to abide by all the rules and regulations regarding the importation particularly the penalty provisions. (Form provided)
- Sworn attestation, *as required by LBP* (Form provided)
- Presentation of the original and submission of certified true copy of the Certificate of Registration with SEC, CDA or DTI
- Presentation of the original and submission of certified true copy of the Articles of Incorporation/Cooperation and By-Laws.
- Original and photocopy of the Board Resolution or notarized Secretary's Certificate stating therein the authorized signatory in the opening of LC and use of other financial instruments (DA,DP)
- Processing fee (non-refundable) of P1,000 00 per application.
- Authority to forfeit in favor of NFA the 10% of the landed cost in case the importer fails to bring into the country the allocated volume to be imported and/or the prescribed penalty if rice cargo arrives after prescribed dates. (Form provided)
- Registration as importer with CIIS as required by BOC, or Affidavit of First and Last Importation for the year, *whichever is applicable*
- Audited Financial Statements, if applicable

Additional Requirements for Using Letter of Credit:

- Duly accomplished Letter of Credit Application Form.
- Manager's Check (and its photo copy) for LC cover, buffer, full duties and other charges

Additional Requirements for Using Documents Against Acceptance or Documents Against Payment

- Manager's Check (and its photo copy) for the full duties and bank charges
- Letter of Intent that the company/organization/entity will be importing via DA or DP.
- Filled-up form of record of goods imported

II. If Importers Opt to Open Financial Instruments with Other BOC Accredited Reputable Banks *(with Land Bank of the Philippines as Clearing House for the Volume)*

No.	Responsible Party	Activities Requirements
1	Importer	A. Secures transaction number from the LANDBANK Head Office's designated desk; B. Submits to LANDBANK the following 1 Original license to import rice issued by the National Food Authority 2. Original copy of the Pro-forma Invoice issued by the supplier and duly approved by the Importer 3. Notarized documents (Forms to be provided by LANDBANK) 3 1 Deed of Undertaking stipulating, among others, that the importer shall pay the advance duties to the reputable bank of his choice (which bank should be accredited by BOC) within five (5) working days immediately after the application has been lodged with LANDBANK. Otherwise, LANDBANK will revert back the earmarked volume to the national pool 3.2 Certification that the authorized signatory of the entity or the individual as the case maybe, has read and understood the program guidelines and that he/she voluntarily binds himself/herself to abide by all the rules and regulations regarding the importation particularly the penalty provisions; 3.3 Authority to forfeit in favor of NFA the 10% of the landed cost in case the importer fails to bring into the country the allocated volume to be imported and/or the prescribed penalty if rice cargo arrives after prescribed dates. C. Pays to LANDBANK P1,000 processing fee per application; Note: For purposes of procedure, LANDBANK will earmark rice importation volume only for application with complete documents.
2	LANDBANK	A. Upon receipt of the above documents at the LANDBANK Head Office, earmarks the rice volume (for importation) stipulated in the IED against the 350,000 metric tons minimum access volume B. Issues the importer a letter (with attachment on the rice importation program guidelines) addressed to the BOC-accredited importer's bank stating that the subject importer is authorized to import rice at a specified volume & following the applicable benchmark price of imported rice, subject to the provision of the Rice Importation guidelines and that the payment of advance duties/tariff can be made, subject to the bank's respective policy on opening financial instruments for the importation.
3	Importer	Proceeds to the Importer's bank, and submits documentary requirements for the importation
4	Opening Bank	Processes application, accepts payment for advance duties/tariff, issues official receipt, machine validates the Import Entry Declaration (IED), and releases to the importer the original copy of IED
5	Importer	Presents the original machine validated IED *(with photo copy)* to the LANDBANK and the official receipt for the payment, within five working days, *as indicated in item B.3 3.1*
6	LANDBANK	A. Confirms with the opening bank, the payment of the advance duties/tariff. Upon confirmation, issues certification addressed to the BOC on the completed transaction, stating the name of the importer volume of importation and the amount of duties/tariff paid, copy *furnished the importer* B. Records the volume availed of the program, and provides report to the NFA
7	Bureau of Customs	Evaluates documents, confirms with LANDBANK veracity of the LANDBANK certification, releases goods subject to the guidelines

BUREAU OF CUSTOMS (BOC):

For unloading and release of cargo, the following are required:

- Registration as importer with CIIS
- Advanced information (at least 10 days before the cargo arrives on the quality, quantity (complete specifications), country of origin, supplier, price on C & F basis, expected date of arrival, name of carrier/vessel and discharging port of the rice being imported, plus a copy of the sales contract and load port surveyor's report
- For importers that use DA or DP, an NFA clearance that they have provided the needed advance information on their importation.
- NFA License as importer
- VAT or non-Vat certificate of applicant
- TIN Card of the company
- 2 x 2 pictures (4 copies) with official signature of the applicant
- Audited Financial Statements for the past three years, if applicable
- Summary of Importation for the past three years, if applicable
- BOI Certificate of Registration, *if applicable*
- Income Tax Return of the company, partners, proprietor/owner for the past three years, if applicable
- Affidavit of Assets – Statement of Assets and Liabilities filed with BIR
- Name of retained-in-house broker, *if applicable*

2. Aside from the penalties mentioned above, the offender shall also be subject to administrative proceedings where the penalty of suspension and/or cancellation of its NFA license shall be imposed

3. The Business Regulations Department (BRD) in coordination with the Extension Department (EXD) shall undertake information dissemination of the program. It shall publish Memo/Letter Circular/s, Notice/s and/or Rules and Regulations that NFA may issue relative to this importation program in a newspaper of general circulation and register the same with the Office of the National Administrative Register of the UP Law Center

4. The Marketing Operations Department (DMO) shall prepare a consolidated report on the arrival of stocks and LCs/other instruments opened with or coursed through the LBP/other reputable banks accredited by BOC, on a regular basis or as the need arises

D. EFFECTIVITY

The guidelines shall take effect upon approval.

APPROVED
(Sgd.) GREGORIO Y. TAN, JR.
Administrator

(PDI - February 1, 2006)

YEAR OF THE DOG

A YOUNG girl looks at windmill fans which are supposed to bring good fortune. AFP

Al-Qaida's Zawahri survives US air strike

DUBAI—AL-QAIDA'S DEPUTY leader Ayman al-Zawahri blasted US President George W. Bush as a "butcher" in a video tape aired on Monday, saying a recent US air strike targeting him had killed only innocent people.

In the tape aired by Al Jazeera television on Monday, Zawahri, Osama bin Laden's right-hand man, also mentioned a truce which the al-Qaida leader had offered the United States in an audio tape aired earlier this month.

"US warplanes have launched a raid... on a village near Peshawar just after the Eid al-Adha (feast) in which 18 Muslim men, women and children were killed in their (US) fight against jihad which they call terrorism," he said, referring to the January air strike in Pakistan. "They said this was intended to kill myself and four of my brothers but now the whole world has discovered the US lies and their failure and brutality."

"I will meet my fate (death) as set by God the Almighty but if my time did not come you (US President George W.) Bush or all the powers on earth... cannot bring it one second closer." Zawahri began the tape by saying "my first message is to the butcher Bush... you are not only a defeated liar, you are, with aid from God, scared, a failure and a bad omen for your nation. You have brought disaster to your country and will bring more." Broadcasting more of Zawahri's remarks, Jazeera later said he invited Bush to become a Muslim. "Should you accept, you become a brother and God forgives you all that is past." Reacting to the new tape, White House spokesperson Scott McClellan said: "The al-Qaida leadership is clearly on the run and under a lot of pressure." "Al-Qaida remains a lethal and determined enemy," he said.

"We continue to take the threat from al-Qaida seriously, and continue to pursue all those who seek to do us harm." The US State Department said officials were analyzing the tape for its authenticity, but downplayed its significance as it continues to battle al-Qaida after the Sept. 11 attacks on New York and Washington. *Reuters*

WORLDBRIEFS

US hostage Carroll in video appeal

DUBAI—Kidnapped US journalist Jill Carroll made a harrowing appeal for her release in a video from an Iraqi militant group broadcast by the Arab news channel Al Jazeera on Monday. It was not possible to make out the exact words of Carroll, who was pictured wearing a white headscarf covering her neck and shoulders, in tears and pleading in clear emotional distress. "The journalist called on her family, her colleagues and Americans throughout the world to ask the US military authorities and the Iraqi interior ministry to free all Iraqi prisoners, saying this could contribute to her release," Al Jazeera's presenter said. Carroll was abducted on Jan. 7 in Baghdad by armed men who shot dead her interpreter. *AFP*

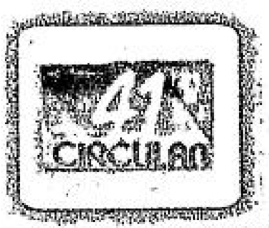
Trial of ex-Enron CEOs begins

HOUSTON—A jury was selected on Monday to weigh the fate of Ken Lay and Jeffrey Skilling, who presided over Enron's remarkable rise to become America's seventh-largest company and dizzying fall in one of Wall Street's greatest scandals. The panel of eight women and four men were sworn in by US District Judge Sim Lake at a downtown Houston courthouse just blocks from the gleaming skyscraper that once housed Enron, clearing the way for opening statements on Tuesday. "The parties and the court have placed substantial confidence in your ability to reach a fair and impartial verdict in this case," Lake told the jury. *Reuters*

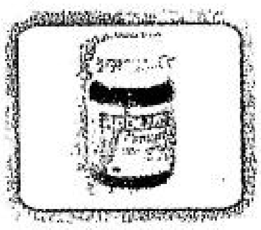
Canadian serial killer pleads innocence

VANCOUVER—Pig farmer and accused serial killer Robert William Pickton pleaded not guilty Monday to murdering 27 sex trade workers who disappeared from Vancouver's notorious skid row over a 25 year-period. As Canada's largest mass murder trial began, outside the court building aboriginal drummers chanted and dozens of supporters held up a fabric banner bearing the names of dozens of missing women. Pickton, 56, was arrested four years ago at his family's pig farm in Port Coquitlam where he raised and butchered pigs. Pickton was an early suspect in the disappearances over 25 years of more than 60 women, all of whom vanished from Vancouver's squalid Downtown Eastside. *AFP*

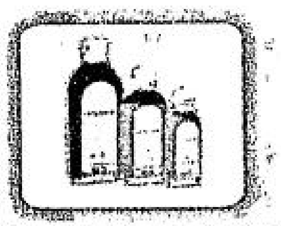
mercury drug
NAKASISIGURO GAMOT AY LAGING BAGO



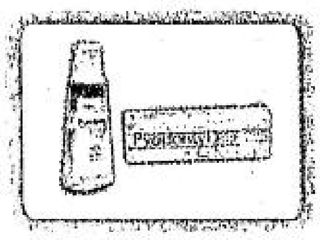
CIRCULAN CAP	Pay only
[illegible]	14.25



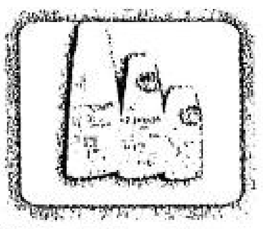
ADD LIFE COQ10 CAP [illegible]	Pay only
[illegible]	21.50



	Reg price	Pay only
SUPERSCENT OIL 15ML	[illegible]	15.50
SUPERSCENT OIL 50ML	[illegible]	25.40
SUPERSCENT OIL 100ML	[illegible]	48.50

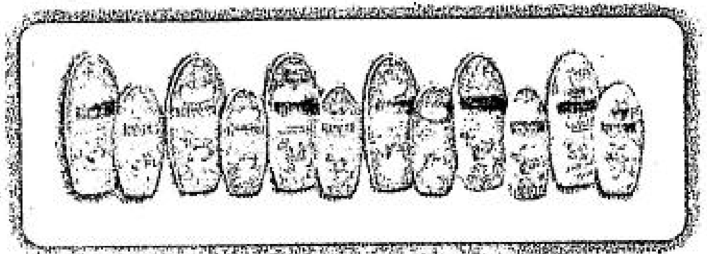


PYODONT [illegible] MWASH [illegible]	PYODONT [illegible]
Reg price	Pay only
[illegible]	142.50
150.00	141.00



	Reg price	Pay only
PONDS WH BEAUTY TNER [illegible]	[illegible]	[illegible]
PONDS WH BEAUTY TNER [illegible]	[illegible]	[illegible]
PONDS WH BEAUTY TNER 100ML	[illegible]	[illegible]

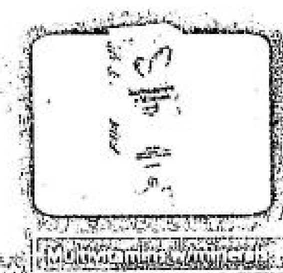
	Reg price	Pay only
MR MUSCLE KITCHEN CLNR [illegible]	[illegible]	84.50
MR MUSCLE KITCHEN CLNR REF 500ML	[illegible]	71.00
PLEDGE RAINSHOWER 180ML	100.50	90.50
PLEDGE RAINSHOWER 330ML	160.50	144.50



	Reg price	Pay only
PALMO SH BLACK 100ML	41.50	39.40
PALMO SH BLACK 200ML	77.00	73.00
PALMO SH GR ACT FRESH 100ML	41.50	39.40
PALMO SH GR ACT FRESH 200ML	77.00	73.00
PALMO SH INTENS MST 100ML	41.50	39.40
PALMO SH INTENS MST 200ML	77.00	73.00
PALMO SH VLET STRGT 100ML	41.50	39.40
PALMO SH VLET STRGT 200ML	77.00	73.00
PALMO SH WH BRIL SHINE 100ML	41.50	39.40
PALMO SH WH BRIL SHINE 200ML	77.00	73.00
PALMO SH YEL FRSH HR 100ML	41.50	39.40
PALMO SH YEL FRSH HR 200ML	77.00	73.00

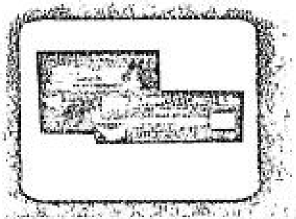
Ascorbic Acid

	Reg price	Pay only
RHEA ASCORBIC ACID TAB 100MG	[illegible]	0.40
RHEA ASCORBIC ACID TAB 250MG	0.55	0.70
RHEA ASCORBIC ACID TAB 500MG	1.10	1.00



Multivitamins w/minerals

ELEVIT PRONATAL TAB	
Reg price	Pay only
[illegible]	8.60

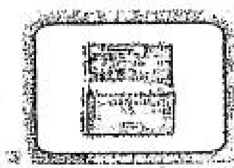


Vit B Complex

	Reg price	Pay only
BEROCCA EFFER TAB OR 10	[illegible]	129.90
BEROCCA EFFER TAB OR 20	257.50	244.50

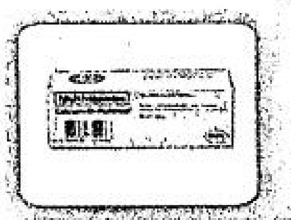
Aspirin

ASPIRIN BAYER 100MG	
Reg price	Pay only
[illegible]	1.30



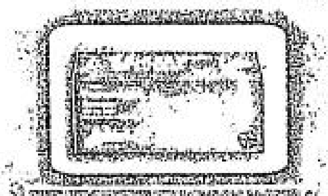
Multivitamins w/minerals

	Reg price	Pay only
FLINTSTONE CHEW TAB W/IRON	5.00	4.75



Calcium w/Vitamin

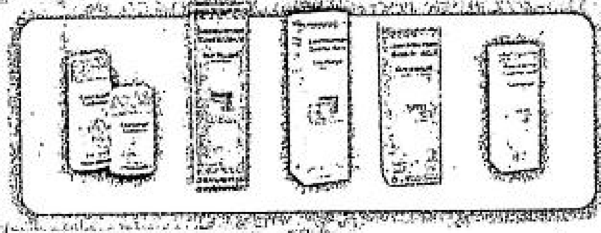
CALC REDOXON EFF TAB 10	
Reg price	Pay only
393.75	374.00



	Reg price	Pay only
[illegible] TAB 500MG	[illegible]	1.00

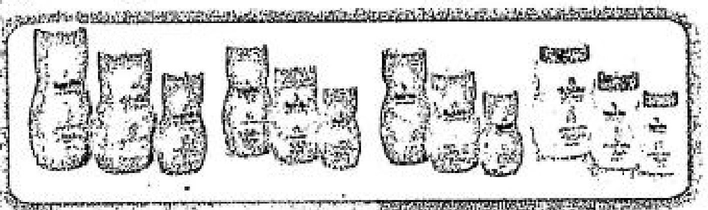
Mefenamic Acid

[illegible] CAP 250MG	
Reg price	Pay only
11.00	10.40

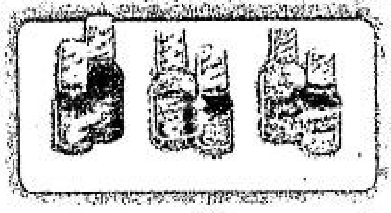


Lactic acid

	Reg price	Pay only
LACTACYD FEM HYGIENE 150ML	119.00	113.00
LACTACYD FEM HYGIENE 250ML	160.00	152.00
LACTACYD [illegible]	[illegible]	114.50
LACTACYD FEMININE [illegible]	161.00	152.75
LACTACYD FEM WSH CONF BLOOM 50ML	[illegible]	48.90
LACTACYD FEM WSH CONF BLOOM [illegible]	[illegible]	100.50



	Reg price	Pay only
BABYFLO BB PDR HNY WHT 25G	[illegible]	7.40
BABYFLO BB PDR HNY WHT 50G	[illegible]	17.90
BABYFLO BB PDR HNY WHT 100G	[illegible]	31.15
BABYFLO TALC PDR BL SKY PK 25G	8.50	7.65
BABYFLO TALC PDR BL SKY PK 50G	15.75	14.15
BABYFLO TALC PDR BL SKY PK 100G	[illegible]	23.00
BABYFLO TALC PDR CHRMNG BL 25G	8.50	7.65
BABYFLO TALC PDR CHRMNG BL 50G	15.75	14.15
BABYFLO TALC PDR CHRMNG BL 100G	25.75	23.00
BABYFLO TALC PDR SWT PRPL 25G	8.50	7.65
BABYFLO TALC PDR SWT PRPL 50G	15.75	14.15
BABYFLO TALC PDR SWT PRPL 100G	25.75	23.00



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[illegible] FRSH MNT 120ML	[illegible]	39.50
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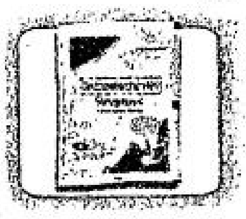
[illegible] 120ML	75.00	72.50



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OPINION

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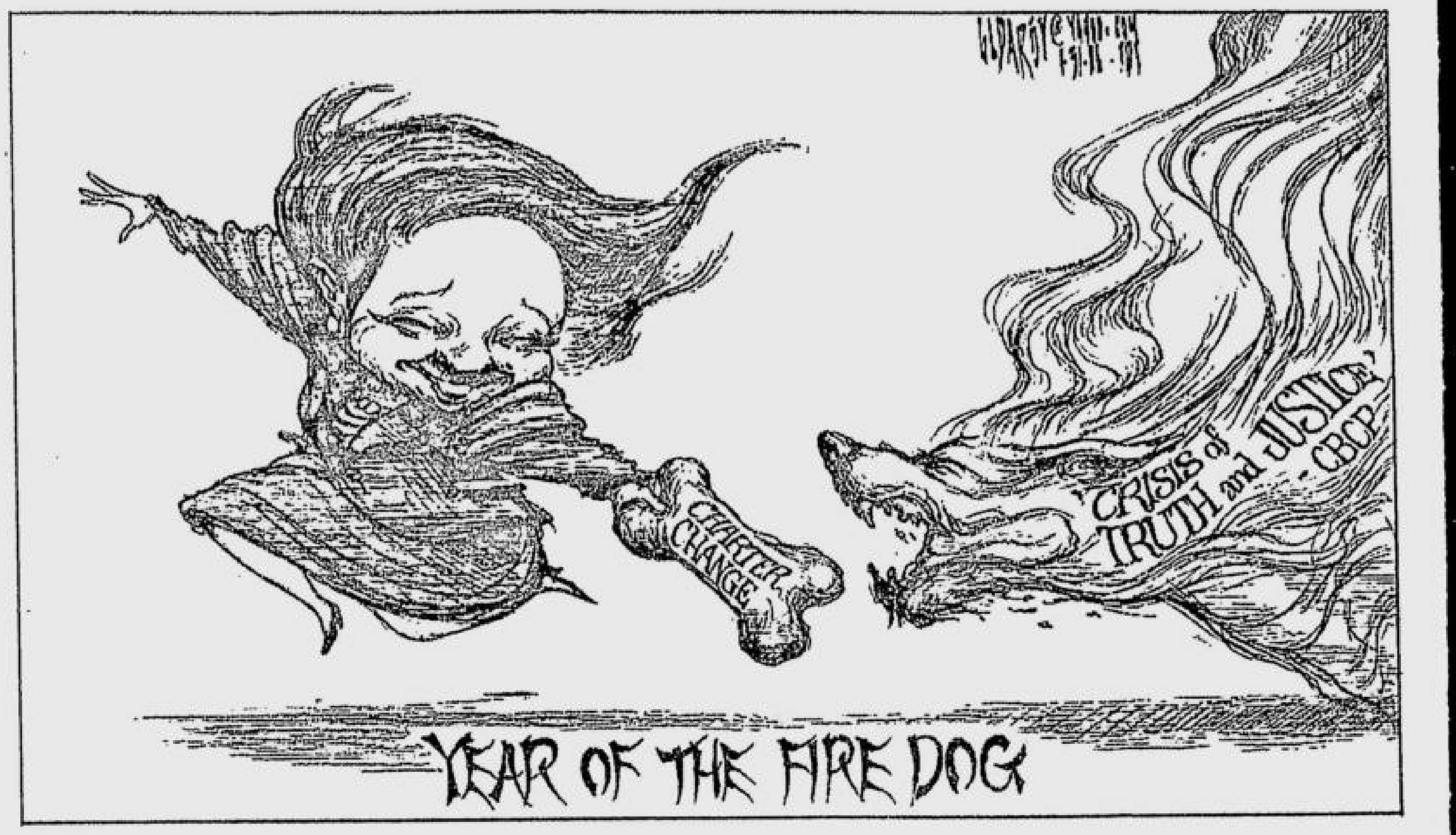
CHARTER CHANGE
'CRISIS of TRUTH and JUSTICE' - CBCP
YEAR OF THE FIRE DOG

Collision course

EDITORIAL

THIS TIME, THE PASTORAL LETTER OF THE Catholic Bishops' Conference of the Philippines left no room for ambiguity. After seeing their July 2005 statement seized and, in a sense, hijacked by the administration, the Catholic bishops left no room for misinterpretation in their latest statement. Central to their statement is the search for the truth. They said the search for truth should be pursued "relentlessly," after pointing out in no uncertain terms how unsatisfactory, in a moral sense, the official search was. And they emphasized that there is such a thing as the truth.

In the past, rational people used the example of Medieval theologians debating how many angels could dance on the head of a pin to point out how ridiculous religious debates could get. A similar exercise has been engaged in by administration apologists in Malacañang, Congress and the media who grandly asked, "What is the truth?"

The search for the truth seeks to determine one central question: Did President Macapagal-Arroyo cheat during the 2004 elections? The bishops said an objective search for the answer to that question should continue. But they also pointed out that the search has been hampered by both the administration (with its "acts of evasion and obstruction of the truth," as well as "transactional politics") and the opposition (which has used the search for the truth "as a means of furthering their political ambitions").

"Tragically, many Filipinos have lost trust in political leaders from left, right and center, and, worse still, in the political institutions themselves which are perceived by many to be corrupted," the bishops noted. To restore confidence in political institutions, they enumerated a short list of concrete precepts and tasks, the first of these being to remind the people that they must remain bound by the Constitution. Therefore, the public must resist the seduction of military adventurers and their messianic civilian partners. There is no moral basis for a military coup.

Next, the bishops pointed out the need to employ existing institutions and legal processes in searching for an answer to the question of the President's culpability. They then denounced, in no uncertain terms, the proposal to cancel elections next year (which has already resulted in the Palace backpedaling on the idea), and they questioned the motives for Charter change. It's a constitutional convention or bust, they said. Then they went on to support the call for electoral reform, and suggested that calls for the current Comelec to resign are not unfounded.

The bishops' call for a more objective search for the truth provides an impetus for the revival of proposals to establish a Fact-Finding Commission, or the appointment of an independent counsel following the American model, to make an investigation of the facts. Such an exercise, of course, will only be possible if the President supports it and does not turn it into a propaganda and window-dressing effort like the Consultative Commission for Charter Change, the Council of State, or retired Chief Justice Hilario Davide's appointment as electoral reform czar. Then again, administration support for such an undertaking might result in its worst nightmare: an impeachment effort with the benefit of hard facts instead of poorly drafted speeches.

The late Justice Cecilia Muñoz Palma always believed that no one is beyond redemption, a Catholic view certainly shared by the bishops. This may be why they still leave room for the President to prove her critics wrong and plunge into a serious, sustained effort to get to the bottom of allegations concerning the 2004 elections and beyond. However, if neither the President nor her party is interested in such an effort, then they are headed for a head-on collision with the bishops on the question of Charter change.

Perhaps realizing the possibility, even inevitability, of such a confrontation, the bishops closed their statement with an ambitious program to rejuvenate the atrophied political muscles of the Catholic Church. The clergy and faithful ignored their plea in July for all citizens to come together and study the issues. Now the bishops felt it necessary to reiterate that call.

Former Miss Universe talks about housing

As I See It

Neal H. Cruz

IT WAS "BEAUTY AND THE BEASTS" AT THE Kapihan sa Manila last Monday. The guests were one of the world's most beautiful women, former Miss Universe Margie Moran, and two politicians pushing Charter change.

Moran explained the project of Habitat, an NGO providing homes for the homeless. She was assisted by Raul Hernandez, a member of Habitat's board of trustees.

The politicians, Gov. Leandro Verceles Jr. of Catanduanes and Councilor Carlo Fortuna of Mandaue City, tried to convince the audience—unsuccessfully, as it turned out—about the merits of changing our Constitution and system of government.

Habitat is not a government agency. It is a private organization that uses private money to build homes for those who have none. And unlike the government, it does not pamper or spoil the squatters with handouts. It proceeds on the principle of self-help. It constructs one-story row houses or three-story apartment buildings, but the beneficiaries have to help build them. Thus, they can say with pride that they built their homes with their own hands.

They are first taught carpentry, masonry, plumbing, painting, electrical installation, etc., before being let loose on the construction. After the work is finished, they not only have new homes for themselves, they also have learned new skills. Afterwards, they have to help build homes for other beneficiaries.

The homes are made of strong materials—concrete and wood—prefabricated and shipped and assembled on the site. The living amenities in each unit include a loft for extra space. The units come in various sizes (the beneficiaries can choose what they want), but they also rent out for different rates, from only P250 a month for the single-story row house to a maximum P1,200 for the biggest units on the upper floors of the apartment blocks. The units are not sold, and so they cannot be sold to third parties.

This is a big improvement on the government practice of selling housing units at giveaway prices to squatter beneficiaries. The squatters sell the rights to the units and then go back to squatting, wait to be relocated again and repeat the same procedure. This does not solve the squatting problem but encourages more of it because it proves that crime pays; there is plenty of money in squatting. The government spends billions of pesos for housing units intended for the homeless but the units end up in the hands of well-to-do speculators who buy off the beneficiaries who go back to squatting. If this practice isn't stopped, the government will run out of money and land but the squatting problem will be bigger than ever. Such a policy only encourages more squatting.

Where does Habitat's capital come from? From donations (they're tax deductible). The international Habitat organization provides a 30 percent counterpart fund for every peso that the Philippine Habitat raises. Thus, it is important for the beneficiaries to pay the rent faithfully so that Habitat can continue building more homes for unfortunates like them.

Moran reported happily that Habitat has a payback rate from beneficiaries of 85 to 100 percent. Compare that to the payback rates at government housing projects where arrearages range from 80 to 100 percent. In fact, some government beneficiaries move into the units without any intention of paying at all. These are the ones who sell the rights to their units and then go back to squatting. They find this practice very profitable, and the government is too dense and incompetent to stop it.

How does Habitat choose the beneficiaries? Local organizations choose those who have a means of livelihood, to make sure they can pay the rent. Those who have none are taught skills for different occupations according to their inclinations. Habitat has a separate department for this.

Habitat has partnerships with religious and social organizations that organize the women into home groups to teach them more homemaking skills. They teach the families social manners and morals. Thus, you won't find in Habitat communities men walking about half-naked or see them in drinking sprees or gambling. Their surroundings, inside and out, are always clean. And, get this, each unit is provided with Toto brand toilets, donated by the company.

Compare that to the unruly, deadbeat and irresponsible tenants of government housing projects or, worse, to the filth, violence and disease-ridden squatter communities that local government units allow to grow in their territories.

Why am I writing all these? Because the government can learn a lot from Habitat to adjust its housing policy which right now is like pouring the people's money into a bottomless pit. The government can spend quadrillions of money on squatter housing but it would never be able to solve the problem. On the contrary, it would be worse because the present policy only encourages more squatting.

For one, the Urban Development and Housing Act, better known as the Lina Law, should either be repealed or amended. This, as well as the law that decriminalized squatting, have made squatting a hundred times worse.

In the second place, the Lina Law is not being implemented strictly anyway. Only the provision favoring squatters are enforced. The law punishes professional squatters and squatting syndicates, but have you heard of a squatting syndicate that has been prosecuted in court? Yet, behind every squatter community is a squatting syndicate.

(More later)

Being Filipino

There's the Rub

Conrado de Quiros

MAHAR MANGAHAS HAD SOME STARTLING revelations the other day. "Pride in being Filipino is very high and impervious to crises." "Public morale and equanimity are dented but indestructible," the yearend figures last year showing 4 out of 5 Filipinos looked toward the New Year with hope rather than with dread. Most Filipinos also still preferred democracy "even though it hasn't been working well lately."

Well, only the first one is really startling. The preference for democracy is borne out by figures that continue to show most Filipinos believe GMA cheated in the elections and want her out. It is shown as well by the lack of enthusiasm for Charter change, most people figuring it is not the solution to the problem. Most people still believe in democracy; they just don't quite know yet what to do with a usurper who refuses to go.

That most Filipinos look at the future with hope rather than dread may be explained by several things. Not completely facetiously, the Chinese calendar proclaims this year, which began last Sunday—Kung Hei Fat Choy everyone!—the year of the Fire Dog, which is given to idealism, peace and prosperity. I've always joked that that probably means GMA will be gone soon, which is the one thing that will usher in all those things. Some people are not laughing.

But more tangibly, the Filipino optimism may be explained by a couple of things. One, this is a resolutely Catholic country that doesn't believe in suicide. It believes in homicide, but that is another story altogether. It has a good and bad side, the good being that the Filipino is unsinkable, believing as he does in the efficacy of prayer, and the bad being that he expects God to work for him, believing as he does in the efficacy of prayer to grow crops when irrigation might easily do the trick. And two, the survey was done late last year. The last quarter of the year being officially Christmas season in this country, it is not surprising to find 4 out of 5 Filipinos buoyant about the future. I half-suspect you will find the same number of Filipinos buoyant about their chances of making some money in *jueteng* or lotto at that time of year.

It's the finding that most Filipinos being proud to be Filipino that perplexes me. It seems to fly in the face of evidence. Assuming the Social Weather Stations got it right, or 4 out 5 Filipinos expressly articulated it in those terms, it seems to me to raise only more problems than it solves. Chief of them: What is it that we are really proud of? What does "being Filipino" really mean to us?

I do know that Filipino OFWs can be horrendously homesick and feel suicidal—or homicidal—abroad, and kiss the ground upon landing at Naia fortified by cognac liberally and libertinely consumed in PAL planes. I do know that Filipinos get fiercely nostalgic about Christmas and fiestas, and hang Pec Piñon paintings depicting rustic scenery on their walls along with icons of the Virgin Mary and the Sacred Heart of Jesus with the words "God bless our home" in them. I do know that Filipinos thrill to the victory of Manny Pacquiao and would like nothing better than to make him president, which he looked alongside GMA last Friday, GMA looking more like a poor imitation of Don King. I do know that Filipinos then liked singing Florante's "Ako'y Isang Pinoy" and now like singing Orange and Lemons' "Pinoy Ako," even though the latter labors under a cloud of plagiarism, a humongously ironic, if unwitting, commentary on being Pinoy.

Beyond this, however, I don't know what "pride in being Filipino" really means. Last Friday, I attended an event at New World sponsored by the local Scottish community, courtesy of my friend Billy Esposo who is half-Scot. It was a Burns Supper, held in memory of the 18th Scottish bard, Robert Burns, who wrote enviably romantic poems and lived an even more enviably romantic life. The supper is meant to produce witty and erudite speeches and banter. I wondered while I was there why we didn't have similar celebrations for Balagtas, the Filipino bard, born only 29 years after Burns—1788 to Burns' 1759. But then I wondered how many Filipinos now even know Balagtas. My generation at least had "Florante at Laura" as required reading in Pilipino. That was part of "Diwang Kayumanggi," the other half of "Balarila." I wondered how many Filipinos can still recite the immortal lines: "*O pagibig na makapangyarihan.../Pag ikaw ay nasok sa puso ninuman/ Hahamakin ang lahat masunod ka lamang.*"

While at this, I remembered again the studies made by several scholars in the 1990s on the attitudes of public elementary school kids to their world. Most of them listed as their preferred nationality American, Japanese or Saudi Arabian. Filipino only came fourth. The last, two of course, owed to the OFW phenomenon which had already begun to rage then, Japan and Saudi being the staple employers. Most of them preferred American heroes to local ones, some even knowing the story of Washington and the cherry tree. Most of them preferred the heroes of Marvel and DC comics to those of local ones.

To this day, the Filipino Dream continues to be the Filipino Tragedy, which is to own a green card or become an American citizen. Crooks in government continue to stash their loot in Swiss banks and San Francisco real estate, unlike their Asian counterparts who stash their loot only under their pillow, metaphorically speaking, of course. Elsewhere, being Thai, being American, being Iranian or indeed being Iraqi means knowing your heroes and your poets, finding it inconceivable to be other than Thai, American or Iranian (or Iraqi), being a little passionate about the land of your birth.

The SWS says 4 out of 5 Filipinos are proud to be Filipino. Yes, but what exactly does being Filipino mean?

The predicament of Davide and Abueva

ANALYSIS

Amando Doronila

FORMER CHIEF JUSTICE HILARIO DAVIDE JR. and Dr. Jose Abueva have come under tendentious criticism for accepting assignments from President Macapagal-Arroyo to aid governance.

Davide has accepted his appointment as presidential adviser on electoral reform. Announced at the Jan. 24 Council of State meeting, the appointment was the only concrete decision made by the council while it remains unclear whether there was a "consensus" about going ahead with the 2007 elections.

Abueva has come under fire basically for accepting the chairmanship of the Consultative Commission on constitutional change, whose draft of a new constitution has become highly controversial. One critic, a former colleague of Abueva's at the University of the Philippines, concedes that Abueva's intentions in accepting the appointment "are no doubt pure," but the compliment was accompanied by the sweeping conclusion that both Davide and Abueva "opted to lend their names and reputations to a politician who has done the greatest damage to the nation's institutions and who continues to govern on the basis of a questionable mandate."

The implication is that both distinguished individuals, with impeccable record of unselfish public service, allowed themselves to be used. Some critics find it hard to imagine how a distinguished academic career, such as that of Abueva, would end "as a prop to a moribund presidency."

It is also hard to imagine how academics can make judgment calls that clearly lack academic detachment. It might also be asked if some academics who gave intellectual legitimacy to the presidential bid of former President Joseph Estrada, probably because they were seduced by his pro-poor rhetoric, would admit that they allowed themselves to be used "as a prop" for his candidacy. And although they withdrew support from Estrada when he ran into serious political problems, it may be asked whether their association with Estrada had led to the ignominious end of their distinguished academic careers. Apparently not, because they have now mounted the high horse to pontificate on political morality.

To be sure, Abueva and Davide are in a predicament. The predicament stems from the fact that the provenance of their appointments is polluted, and in the light of this circumstance, the conclusion seems to follow that the products of their labor could not be anything else but polluted. The implication of this conclusion is that the sins of the appointing powers are visited on them or, to put it another way, there is some kind of prejudgment of guilt by association hanging above their heads as they try to perform their tasks.

Davide and Abueva need not be apologetic. Davide said he accepted the appointment because he believed he could help carry out electoral reforms to achieve an "honest and credible election process." He said: "I do not think it's politics-related in the concept of those who asked me that before. Politics, for me, is running for political positions." He added that he was not running for an elected office.

Davide has proved he can run an honest election, when he was chair of the Commission on Elections. His new appointment looks like mission impossible. To make a clean sweep, it makes sense to call for the mass resignation of all the members of the commission, including Chair Benjamin Abalos. Abalos and his colleagues are resisting the demand, relying on their status as constitutional officials.

Ms Arroyo does not have the political capital to put pressure on them to resign. But it is an essential precondition to holding credible elections in 2007 which will lay the ground for the shift to a parliamentary system.

The crisis of legitimacy of the Arroyo government can be traced to a flawed and corrupted political process. Unless there is a complete overhaul of the Comelec and a credible process is established, let's forget all talk of constitutional reform. With no executive powers, Davide looks like he has been fitted with a straitjacket.

Abueva's expertise in and devotion to constitutional reform are beyond question. That has been the passion of his scholarship since 1971 when he was secretary general of the Constitutional Convention. His task and that of Davide are associated with projects that, on their own merit, should rise above partisan political interests, including those of Ms Arroyo. A cleanup of the Comelec and the shift to parliamentary system open options for wider political participation and even cutting short Ms Arroyo's tenure by 2007.

The dilemma of both men is that their decisions are being seen as political statements on the question of the appointing regime's legitimacy. If they had declined, that would have been interpreted as non-recognition of legitimacy. Indeed, their acceptance has already been interpreted as implicit recognition. Whatever they decided, they were damned. Appointments such as theirs are seen as legitimacy tests and the standards for which have been arbitrarily laid down by quarters who have appointed themselves as the conscience of the nation and arbiters of political morality.

The projects assigned to Abueva and Davide are intrinsically objective. Their problem is that the regime that appointed them faces a crisis of legitimacy. If they wait for a squeaky clean administration to make the call, that will never happen. There's reason to believe they accepted their appointments because they regarded them as a call to public duty, and they responded in that spirit and in the belief there's a job to be done. Unfortunately, they cannot choose their employers.

Inertia

AT LARGE

Rina Jimenez-David

A MATTER OF PRINCIPLE, OR SELF-INTEREST? Commission on Elections Chair Benjamin Abalos says he and the other commissioners will not be bamboozled into resigning, insisting that the only way they can be removed from office would be through impeachment.

Calls for their resignation have been issued by the Senate, following an adverse report of the Senate blue ribbon committee, and by the Black and White Movement, an alliance of civil society groups, which has also launched an online petition that has garnered hundreds of signatures. Most recently, the Catholic Bishops' Conference of the Philippines weighed in with a gentle nudge for the commissioners to "consider" resigning, saying the poll body needed to be transformed into a "competent and reliable body that is beyond reproach."

Two years ago, the Supreme Court nullified the contract between the Comelec and MegaPacific, a consortium that supplied defective and overpriced ballot counting machines, and ordered the Office of the Ombudsman to conduct further investigations and file the appropriate charges against the guilty parties, including the Comelec officials. But so far, the Ombudsman has failed to submit any report to the Sandiganbayan, allegedly because of pressure from Malacañang. Meanwhile, Abalos has the temerity to criticize the Supreme Court, saying the tribunal reached its conclusion, in a strongly worded decision that foreswore judicial decorum, "without an extensive inquiry into the facts."

In other words, the Supreme Court didn't do its job right. And the waste of over P5 billion of the people's money, which the high tribunal condemned in no uncertain terms, should be brushed aside, with the Comelec commissioners walking off into retirement.

* * *

MEANTIME, there are elections coming around the corner, 17 months from now, to be exact.

The President has said she is in favor of holding elections next year, contrary to the recommendation of her hand-picked consultative committee on Charter change. But even if she doesn't lift a finger to derail the polls, the way things are going—or not moving—it's almost a certainty that the elections will be so chaotic and messed up that the outcome could not possibly be credible or acceptable.

A companion story to Abalos' reaction reports on the proceedings of a Senate committee hearing on automated elections. The IT experts consulted testified that they are "not that optimistic" about the possibility or feasibility of computerizing the voting, counting and tallying of votes, at least not in time for the 2007 polls.

For starters, there's the matter of amending RA 8436, which authorized the Comelec to use automated counting machines for the May 1998 elections. Since nearly 10 years have passed since those polls, and with automation still but a gleam in the eyes of a hopeful citizenry, there's certainly need to amend the original law, if only to play catch-up with new technologies that have emerged since then.

A timeline suggested by Gus Lagman, adviser of the Information Technology Foundation of the Philippines (the NGO that filed the case against the Comelec with the Supreme Court) seems to cut it pretty close, with the implementing contractor left with only 11 months to "procure and implement the system and to educate the voters."

Which makes us wonder if the state of inertia shared by both the Comelec and Malacañang with regard to the 2007 polls is not a de facto "No-El" scenario.

* * *

THERE'S a new battlefield in the Muslim world and that's the consumer market.

In reaction to a series of Danish newspaper cartoons that, they said, "mocked" the Prophet Mohammed and offended Muslims worldwide, the owners of a chain of supermarkets in Saudi Arabia announced that they would no longer carry Danish products and boycott any other supplier that carried Danish products.

The boycott is but the latest in a series of retaliatory actions taken by both private Arab companies and governments in predominantly Muslim states for the publication of 12 cartoons in the private newspaper Jyllands-Posten.

Aside from the loss of revenue from exports of dairy products (one company alone sells $328 million of goods to Saudi Arabia), Denmark has also had to face down the burning of its flag in the West Bank, the closing of the Libyan Embassy in Denmark and a similar consumer boycott in Kuwait. About the only bright spot in this scenario is that the protests have so far been peaceful, and aimed at hurting Denmark economically. But who knows how the situation might escalate?

* * *

WHILE Danish authorities are trying to resolve the issue diplomatically, journalists are saying it's also an issue of freedom of expression.

On one hand, should one journalist—a cartoonist—be allowed to rile the sensibilities of people around the world and endanger the diplomatic ties between his country and the entire Muslim world?

On the other—if the Danish government apologizes, or forces the newspaper and cartoonist to do so—is not freedom of expression periled the world over? Would this not signal open season on all journalists, commentators and cartoonists who happen to offend others in the course of their work?

This is a test case for the limits of press freedom and artistic expression and I think it's propitious that Media Nation 3, an annual gathering of media and advertising professionals, reels off this weekend. We may not be directly affected by the firestorm touched off by the cartoons, but the questions it raises about free expression, censorship and economic retaliation (such as an ad boycott, for instance) would be good fodder for discussion.

Rizal's reading list

LOOKING BACK

Ambeth R. Ocampo

DRIVING PAST THE LONG LINE OF VISA APPLICANTS in front of the Japanese Embassy on Roxas Boulevard recently made me remember the former Lopez Memorial Museum, which has since moved to the ground floor of the Benpres Building on Tektite Road at Ortigas Center. I first visited the museum when I was a college student over two decades ago and I have returned time and again to dig up the many little tidbits of Philippine history that have found their way into my columns, my classroom teaching and public lectures.

Pasay is not what it used to be: it is now congested, and motels have multiplied like warts. The Lopez Museum used to be in a 1960s "modern" building on Lancaster Street, actually an *esquinita* behind Hyatt Hotel. One could say that it was a perfect place to bring a mistress on a date because the museum was tucked away where nobody you know would see you go in and out.

The Lopez Memorial Museum boasts of one of the finest Rizaliana collections in the country, second in size and quality only to the Philippine National Library. When you enter the museum today, you will notice that it is physically divided into its major collections: one gallery is dedicated to paintings by the 19th-century Filipino master Juan Luna, and the gallery fronting it (which now temporarily houses an exhibition on Juan Arellano) is dedicated to Luna's friend and contemporary Felix Resurreccion Hidalgo, The center court has a modest collection of pre-colonial earthenware from the Calatagan excavations of the 1960s and it leads to a gallery dedicated to Jose Rizal and another gallery for rare books and maps. At the very end of the museum is the library, the heart of the museum that has a sizable collection of Filipiniana books and periodicals (most interesting being pre-war magazines and the pre-martial law photos and newspaper clippings that provide a window to the recent past).

The contents of the display cases in the Rizal gallery have been re-arranged around the theme of travel and, I think, Rizal's reading. Thus, the photocopies of the numerous letters of Rizal (the originals are kept in the library vault), and a fascinating little pocket notebook of rice paper, with Rizal's experiments in Japanese drawing and writing, are all kept in storage. On display now are various translations of "Noli me tangere" and "El filibusterismo," as well as books Rizal read. What is not well known is that the Lopez Museum has a collection of 99 handwritten bibliographic cards, which suggest that if Rizal hadn't finished medicine or become a hero, he would probably have been a librarian!

These little slips of paper show us what books he actually owned and read. At the top of the list is a book of Hans Christian Andersen's tales. He even translated five Andersen tales from German to Tagalog for his nephews and nieces. This manuscript, now unlocated, even comes with some charming drawings, proving that Rizal could be a doting spinster uncle. He translated: "Ang puno ng pino" ("The little fir tree"); "Gahinlalaki" ("Thumbelina"); "Ang pangit na sisiu ng pato" ("The ugly duckling"); "Ang Sugu" (not the current teleserye but Andersen's "The Angel"); and "Ang batang babaing may dalang sakafuego" ("Little match girl").

Being a novelist, Rizal was partial to literature and he read books like "The Three Musketeers" and "Count of Montecristo," and even Dickens' "David Copperfield." He has cards for "The Barber of Seville" and "Marriage of Figaro," and it would not be far fetched to presume that during his travels, he caught the opera versions.

There are some very pragmatic books like Baedeker guides to Germany, the Rhine, Central Italy, Paris and Switzerland. It is significant that when he contemplated establishing a little Calamba in North Borneo, he actually read the book, "Java: or How to manage a colony," and even Nasau Lee's "Tea cultivation, cotton and other agricultural experiments in India."

While the North Borneo plan did not materialize, Rizal's books kept him company during his exile in Dapitan. Would you believe he even had books on "The marvels of electricity," "Drawings and ornaments of architecture," and a six-volume set of studies of birds. The range of his interests was so broad.

We all know that Rizal was interested in history, that he had a good collection of Filipiniana, but few of us know that he had a copy of Napoleon's memoirs as well as "Lives and Pictures of the Presidents of the United States." Remember that in his Dapitan school, he taught his students English instead of Spanish. It is also notable that a similar book, if we are to believe Pio Valenzuela, was also in Bonifacio's library and reading list.

There is a saying, "Show me who your friends are and I will tell you who you are," which has been paraphrased as, "Show me what you eat and I will tell you what you are." Maybe we can add yet another version and say, "Show me what books you read, and I will tell you who you are." While Rizal is studied from many different angles, many different sources (written and oral, primary, secondary and even hearsay), it is a new track to know Rizal through his books, the furniture of his mind.

Getting to know our heroes based on what they ate and read may produce new ways of seeing and understanding them.

* * *

'Comments are welcome at aocampo@ateneo.edu

Metro Manila's dragon

PINOY KASI

Michael L. Tan

I WAS DRIVING ALONG WILSON STREET IN SAN JUAN AT around 9 in the morning on Sunday, when I spotted the bright red dragon, at least 5 meters long, dancing with two lions.

Actually, it was a lunar new year celebration, with about a dozen men doing a dragon-and-lion dance. I'd been asking around about the schedules of dragon dances in the Ongpin and Binondo area, but it looked like the dragon decided to prance over to San Juan.

And why not? San Juan has turned into another Chinatown. The dragon dance that morning alternated between North Park, a Chinese restaurant, and Diao Eng Chay, a popular grocery where you can get everything from *siopao* and *siomai* to black *gulaman* and canned abalone. Around that area, I've counted at least 10 Chinese restaurants, three other Chinese specialty groceries (including the quaint Little Store, which also serves food), assorted shops and even a Chan Buddhist temple that teaches meditation.

Chinatowns

Yet that morning as I watched the dragon dance, I felt the ambience was very different from Metro Manila's other Chinatowns. Yes, there are now at least three Chinatowns in Metro Manila: the original one in the Ongpin/Binondo area, the one along Banawe in Quezon City, and San Juan.

The original Chinatown in Ongpin and Binondo is still more Chinese than Filipino. The sounds are distinct here with more of Chinese languages. The smells are a bewildering combination of incense and five-star anise and herbal medicines. There's also a wider assortment of goods: foods, crafts, books and magazines, gold jewelry, to name a few.

The Banawe and San Juan Chinatowns are different, now more Tsinoy (Chinese-Filipino) than Chinese. San Juan is probably the most Filipinized of the three Chinatowns. You hear Minnan Hokkien Chinese occasionally, but more often it's Taglish with almost no Chinese accent, especially when spoken by the young. And the shops and restaurants, aren't exclusively Chinese, being interspersed with McDonald's and Alex III and Mercury drugstore.

Ateneo de Chino

San Juan's Chinatown has a colorful history, brought into being by a multinational team. I'm referring to the way its development is so intertwined with that of Xavier School, a Jesuit boys' school.

Xavier started out as Kuang Chi in 1956, set up by Jesuits who had been expelled from China by the communists. The Jesuits, a mixed band of French-Canadians, Basques, Americans, Chinese and one Hungarian, were determined to continue their ministry with the Chinese, even if they were overseas. There was already an Immaculate Conception Anglo-Chinese Academy (ICACA) in downtown Manila, founded in 1936 and serving male and female Chinese students, but the Jesuits decided to put up a boys' school, egged on by Ambrose Chiu and Basilio King, two Chinese businessmen who had graduated from Ateneo and wanted to see an Ateneo de Chino as well. Ateneo de Manila denied permission to use that name, so the Jesuits went on to use Kuang Chi, after a 16th-century Chinese magistrate converted to Catholicism by Jesuits.

Kuang Chi was first set up in an old lumberyard in Echague, Quiapo, but the school's forward-looking Jesuit founders realized early on that the campus site was going to be problematic, with congested populations, flooding and other problems.

Its French-Canadian rector, Fr. Jean Desautels, began to look for another site. The search is described in Fr. Santos G. Mena's "Luceat Lux," a history (or story, as Father Mena prefers) of Xavier School that has just been published. Father Desautels was driving along Highway 54 (now Edsa) with Basilio King, when the rector noticed, in the distance, a huge mango tree on a "lonely, breezy hill." Father Desautels and King had to drive back into San Juan to get back to that "Mango Hill" across "rice fields and carabao ponds."

"My God, Basilio, this is the place," Father Desautels is quoted as saying, "Right here, on top of the hill, I will build the Jesuit Residence; to the west, the school; to the north, the sports fields."

Xavier

And indeed that was how Xavier School was built. Father Desautels wanted 10 hectares, but got permission for only five. It helped that there were Basque Jesuits among them to negotiate with the Spanish-Filipino Ortigas family. On Sept. 12, 1958, the Jesuits signed an agreement to purchase three parcels of land totaling 52,674 square meters for P421,392. That comes out to P8 per sq m.

The Jesuits and the Ortigases knew it was *buena mano*, a good first deal that would set off more sales. Although there were already Chinese families in San Juan long before Kuang Chi-Xavier was put up, the school was a turning point, drawing in a major exodus of the Chinese away from the old Chinatown. That sent real estate values soaring in San Juan. When my father bought, in 1962, a piece of land in Little Baguio, a stone's throw away from Xavier, the price was P30 per sq.m. Today, you have to pay at least P20,000 per sq m.

Father Desautels was able to persuade the Missionaries of the Immaculate Conception, who were mostly Canadian, to move to San Juan as well. ICACA became ICA; Kuang Chi became Xavier. A church, Mary the Queen, was built between the two campuses, almost as if to ensure a segregation of the boys from the girls. Gone are the rice fields and carabao ponds.

Integration

San Juan's Chinatown offers us a model for cultural integration. San Juan's Tsinoy residents have not formed ghettos; instead, they're distributed throughout the municipality. It's not surprising that Diao Eng Chay has two branches, one on Wilson Street and another on Anapolis, near the Greenhills Shopping Center, catering to the rather dispersed Tsinoy residents.

The town is actually home now to people from all over the country, of different ethnicities, classes, even faiths. The Greenhills Shopping Center has large numbers of Muslim traders and they have their own prayer room within the commercial complex. When that was first proposed, a few unenlightened residents tried to block the construction, claiming this would attract terrorists. Rational minds prevailed and the Muslims got their prayer room.

San Juan is an economic dragon within Metro Manila, and it owes its dynamism to its multiculturalism. I do worry though about the reckless speed with which development is taking place. There are far too many businesses being put up, some lasting only a few weeks because there's little thought to how much can be absorbed. Traffic is horrendous now (thanks in part, as well, to Xavier and ICA), with businesses using the streets as their parking lots. One day, we'll have to pay for all this social and environmental deterioration.

The businesses set up by the Tsinoy have generated employment, but it may be time as well for the Tsinoy to think of social responsibility, of other ways to help besides building more malls and arcades. We need to keep San Juan a dragon, for more generations to come, Tsinoy or Pinoy.

Law allows GSIS to provide CTPL

THIS IS IN REACTION TO NEAL Cruz's Jan. 20 column on the Compulsory Third Party Liability (CTPL).

The "consortium" proposal recommended by former Insurance Commissioner Benjamin Santos had been tried before. When Presidential Decree No. 1455 introduced the CTPL in June 1978, it provided that it would be managed by a "unified pooling system" composed of all insurance companies licensed to do casualty insurance.

However, because of irregularities by both the management and the member insurance companies, the system was scrapped. PD 1455 was amended by PD 1814 in 1981, allowing vehicle owners to purchase CTPL policies from any insurance company licensed to do this kind of business. It also scrapped the "pool" or consortium. However, as exposed by Sen. Juan Ponce Enrile, many of the CTPL policies that have been issued were fake, victimizing millions of vehicle owners who could not collect on their insurance, while government was cheated of billions of pesos in taxes.

The "consortium" system favored by Santos and the "clearing house" proposal of incumbent Insurance Commissioner Evangeline Escobillo are essentially the same as they will be manned by the same insurance companies now issuing the CTPL policies. Both the private vehicle owner and the government will continue to be victimized.

As Santos himself admitted in his letter, the GSIS proposal "is the most practical because vehicle insurance premiums would be collected at the same time as registration fees." He fails to mention that the genuineness of the CTPL cover is guaranteed so that the payment of indemnity to the vehicle owner or accident victim is assured.

The payment of taxes to the government is also assured as the taxes will be automatically credited to the national treasury. But, Santos claims, the GSIS model is flawed because "it is illegal for the GSIS to sell insurance to private parties, let alone to private vehicle owners." He is wrong, because RA 656, also known as the Property Insurance Law, as amended by PD 245, specifically authorizes the GSIS "to engage in the business and operation of all kinds of insurance and reinsurance and all other forms of undertaking to indemnify any person or party against loss, damage, or liability, including third party liability ..."

Third party liability insurance is compulsory under the law for the protection of both the vehicle owner and the victim in a vehicular accident. Hence, government must see to it that the law is fully and faithfully enforced. The GSIS is in the best position to do this because of its P506 billion worth of assets which no private insurance company can match; and because of its nationwide network of offices that can serve policyholders efficiently and quickly. What is important is that both the policyholder and the government are fully protected.

—JOCELYN VALERA,
senior vice president,
Insurance Group,
Government Service Insurance System, GSIS Bldg., Pasay City

How was the recovered Marcos wealth spent?

AN OFFICIAL OF THE DEPARTMENT OF Budget and Management has admitted that the recovered Marcos wealth of P27 billion is now "practically gone." (PDI, 1/24/06) This is indeed alarming, and this raises a lot of eyebrows.

How did the government, specifically the Department of Agrarian Reform, spend that money?

Sixty percent of the lands yet to be covered by the Comprehensive Agrarian Reform Program are coconut lands. In our previous consultations with the DAR, we were often told that the reason for the snail-paced integration of coco lands into the CARP is the lack of budget.

What happened then to the billions of pesos that have purportedly been allotted for the program? Now, the DBM says that only P5 billion remains of the funds and this will be used by the CARP this year. What will happen then to the CARP, whose legal existence is up to 2008 only?

Coconut farmers are now asking what the department intends to do with the remaining budget for this year. What really happened to the bulk of the budget that had been allotted for CARP? Farmers had been informed before in various consultations with the DAR that the funds from the recovered Marcos wealth remain untouched, but now the DBM is saying that it is practically gone.

We would like to commend the senators for bringing out all this. Just like them, we have every right to know how every centavo of the recovered funds was spent. Was it used to finance the candidacy of Gloria Macapagal-Arroyo in 2004? Did the P728 million spent for fertilizer come from these funds as well? How did the government spend that huge amount?

The government has a lot to answer for. We are already tired of the "hide-and-seek" game the Arroyo administration has been playing every time controversial projects and fund releases are placed under scrutiny. There is still the coco levy recovery issue that remains unresolved due to a compromise agreement being peddled by the new leadership of the Presidential Commission on Good Government.

Is it true that the government is bent on making the coconut farmers' lives more miserable by denying them the right to own lands as well?

—LIZA C. CONDINO,
program officer 2,
Coconut Industry Reform (COIR) Movement Inc.,
84 Masikap Extension,
Barangay Central, QC

Who is stupid?

IN A RECENT TV INTERVIEW, JUSTICE Secretary Raul Gonzalez, commenting on the public clamor for an end to the Visiting Forces Agreement, blurted out: "*Tanga sila dahil hindi nila naiintindihan ang batas.*"

But is it stupidity to feel infuriated by a crime that dishonors a fellow Filipina? Is it stupidity to want the VFA scrapped because it is biased toward the interests of the visiting US forces at the expense of the interests of Filipinos? Is it stupidity to want to protect the sovereignty of our nation because many of our government leaders cannot stand up to the Americans?

No, this is not to refute Gonzalez's stupid statement against our people. This is to explain to him why there is a public outcry for an end to the stupid VFA. This is to make Gonzalez understand that the public outcry against the VFA is legitimate and just. If Gonzalez still has his marbles, it would be easy for him to understand that patriotism is not stupidity. And he should not look down on the people. It is they who are in the best position to see the wisdom of any law because it is they who suffer when laws are crafted without taking into account the nation's welfare and sovereignty.

Gonzalez should be reminded that there is a challenge right now: to have the Subic rape case resolved speedily and stop US servicemen from abusing Philippine sovereignty right within our territory. And the Department of Justice has a crucial role to play in such a task.

Also, Gonzalez should bear in mind that Cabinet members are public servants. They owe their positions and loyalty to the people and not to anybody else, not even to the President who appointed them; least of all, to the American government.

—PITCH MANGONDATO,
convener, Union of Muslims for Morality & Truth (UMMAT),
530 3/F Ortiz Bldg,
Quezon Avenue, QC

Insensitive to Palaweños' rights

WITH REFERENCE TO THE NEWS story titled "SC called on to break Malampaya impasse" (PDI, 1/24/06), Palawan's provincial government, led by Gov. Joel Reyes, had foreseen that the national government would bring to the Supreme Court the issue of our province's rights over the Malampaya gas. It is our position that the Malampaya gas field is within the territorial jurisdiction of our province, thus we are entitled to a 40-percent LGU share of the revenues generated from this resource, as provided for by the Constitution and the Local Government Code.

Last Dec. 16, Branch 95 of the Palawan Regional Trial Court affirmed our legal right to the 40-percent LGU share, citing the Constitution, the Local Government Code, RA 7611, as well as past administrative issuances and orders, recognizing Palawan's jurisdiction over the Malampaya gas field and, therefore, the province's legal share. The court also granted our motion "To Render Full Accounting of the Actual Payments of Shell Philippines Exploration, B.V. to the Bureau of Treasury, Department of Finance, and to Freeze and Place in Escrow Account the Forty Percent (40 percent) LGU Share." This motion is necessary to preempt the dissipation of the funds.

In February last year, without prejudice to the case in court, the provincial government and the national government entered into an interim agreement allowing both parties to start benefiting from the gas proceeds. As stipulated in the agreement, the Palawan provincial government will have to submit to the Department of Energy, for review, a list of developmental projects based on the Sangguniang Panlalawigan-approved Annual Investment Plan. The DOE will then endorse the listing of projects to the Department of Budget and Management for the release of funds equal to 50 percent of the 40-percent LGU share.

The provincial government has complied with all of the terms and conditions stated in the agreement. It is quite unfortunate that the national government, until this time, has yet to fulfill its part, which is to release the funds directly to the provincial government.

We hope that the high court will uphold the rights of local government units as provided for in the Constitution and the Local Government Code.

—ROLANDO E. BONOAN JR.,
provincial information officer,
Palawan, pio-pal@
palawan.gov.ph

A danger to legal profession

THERE COULD HAVE BEEN SEVERAL factors that facilitated the escape of the four Oakwood military rebels from a Fort Bonifacio detention facility but, definitely, lawyer Roel Pulido's insistence to protect the rights of his clients was not one of them.

Lt. Gen. Hermogenes Esperon exposed his mentality and attitude toward human rights lawyers when he made the baseless and false allegation that the "malicious interference" of Pulido in the plan of the military to transfer the four military rebels to another detention facility aided them in their escape. This statement of General Esperon was a form of harassment. It was a direct psychological assault meant to discourage Pulido from doing his duties as counsel to the military rebels, and to hide the possibility that the escape might have been done with the help of military personnel inside Fort Bonifacio.

Esperon is a danger to the legal profession.

—RAMON TE,
17 Floridablanca St.,
Dela Costa Homes II,
Novaliches, Caloocan City

LAND BANK OF THE PHILIPPINES
Ang Bangkong May Damdaming Bayan
1598 M. H. del Pilar corner Dr. J. Quintos Streets, Malate, Manila
Tel. Nos. 522-0000; 526-0100 connecting all departments

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Land Bank of the Philippines invites suppliers/manufacturers/distributors/contractors to apply for eligibility and to bid for the projects as stated below:

ITB No.	Item / Description	Approved Budget	Source of Funds
2005-312 (2)	256 units Document Scanner with Bundled Software and PC	P 26,332,160.00	LBP Funds
2006-008	1 lot Supply of Technical Supervision, Labor, Materials, Tools and Equipment for the rehabilitation of the ventilation system of the Sewage Treatment Plant (STP) and misting of the STP, complete with supply of odor and bacteria neutralizer for one (1) year.	4,500,000.00	LBP Funds

Prospective bidders should have experience in undertaking a similar project within the last two (2) years with an amount of at least 50% of the proposed project for bidding. The Eligibility Check/ Screening as well as the Preliminary Examination of Bids shall use non-discretionary "pass/fail" criteria. Post qualification of the lowest calculated bid shall be conducted.

Bidding for the above requirements are scheduled on February 22, 2006 at 1:00 PM and pertinent Bid Documents may be obtained from the General Services Department, 25th Floor, LANDBANK Plaza, M. H. del Pilar corner Dr. Quintos Streets, Malate, Manila, **upon payment of a non-refundable fee of P3,000.00 and P1,000.00 for ITB Nos. 2005-312 (2) and 2006-008, respectively.**

Interested suppliers are requested to attend the Pre-Bid Conference scheduled on **February 10, 2006** at the 25th Floor, Conference Room, LANDBANK Plaza, Malate, Manila.

All particulars relative to **Eligibility Statement and Screening, Bid Security, Performance Security, Pre-Bidding Conference(s), Evaluation of Bids, Post Qualification and Award of Contract** shall be governed by the pertinent provisions of **RA 9184 and its Implementing Rules and Regulations (IRR).**

LANDBANK reserves the right to reject any or all bids, to declare the bidding a failure or waive any required formality therein and to make an award to the bidder whose bid is most advantageous to the Bank.

(PDI–Feb. 1 & 8, 2006)
COMMITTEE ON BIDS AND AWARDS

IF you have any complaints, grievances or suggestions about the treatment of news and photos by the Inquirer, you may write to the Readers' Advocate, Philippine Daily Inquirer, Chino Roces Avenue, corner Yague and Mascardo Streets, City of Makati or send a fax to Nos. 897-4793, 897-4794, or e-mail readersadvocate@ inquirer.com.ph

Writers of letters to the editor are requested to include their complete address and telephone or pager number or e-mail address for verification purposes. The Inquirer will not publish any letter unless such information is supplied.

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Energy Complex, Merritt Road
Fort Bonifacio, Taguig City
Tel. No. 893-1320, Local 5389

INVITATION TO APPLY FOR ELIGIBILITY AND REBID

The PNOC-Energy Development Corporation is inviting all interested suppliers to apply and submit sealed bids for the supply and delivery of the following:

91 Units of PC Desktop under PV-601301/40L/451/503
Approved Budget Php4,914,000.00

Eligibility forms and bidding documents shall be available for issuance at the above address c/o Mr. Winthrop Z. Gutierrez starting January 31, 2006, from 9:30 AM to 3.00 PM and upon payment of a non-refundable fee of P400.00 per document.

For purposes of clarifying certain matters, a pre-bidding conference shall be held on **February 03, 2006, 2:00 p.m.** at the above address.

Applications for eligibility and sealed bids shall be submitted to, and registered with the PNOC-EDC Procurement Department, Ground Floor, Building 5 at the above address, and thereafter dropped in the padlocked bid box thereat not later than **2:00 p.m. (Procurement Department Office Wall Clock Time) of February 16, 2006.** Public opening of bids shall follow immediately thereafter. **Late bids shall not be accepted.**

Prospective bidders shall signify conformance to the bidding terms and conditions, as required, and shall ensure the same through proper submission/execution. Source of funding is from Internal Cash Generation of PNOC-EDC. All bids should be within the Approved Budget for the Contract in order to qualify.

PNOC-Energy Development Corporation reserves the right to annul the bidding process, to reject any or all bids, to waive any informality in the bids received and to accept such bid which is most advantageous to PNOC-EDC without thereby incurring liability to the affected bidder or bidders or any obligation to inform the affected bidder or bidders of the ground(s) for PNOC-EDC's action.

(PDI–Feb. 1 & 8, 2006)
Chairman, Bids and Awards Committee I

Insensitive hospital

I WENT FOR CONSULTATION TO A PHYSICIAN whose office is located at the annex building of an expensive hospital. I am a diabetic and I suffered a stroke last August 2005. As such, I have been confined to a wheelchair because of my inability to walk.

Because of my diabetes, I have to void urine at more than the usual times. To my consternation, I discovered that there are no toilets for the handicapped in the annex. This is highly unacceptable.

For such an expensive hospital not to have toilets for the handicapped is highly irregular. Why, even the malls of Manila have restrooms for the handicapped! Why doesn't this hospital have at least one?

—SUBAS HERRERO, basubs@yahoo.com

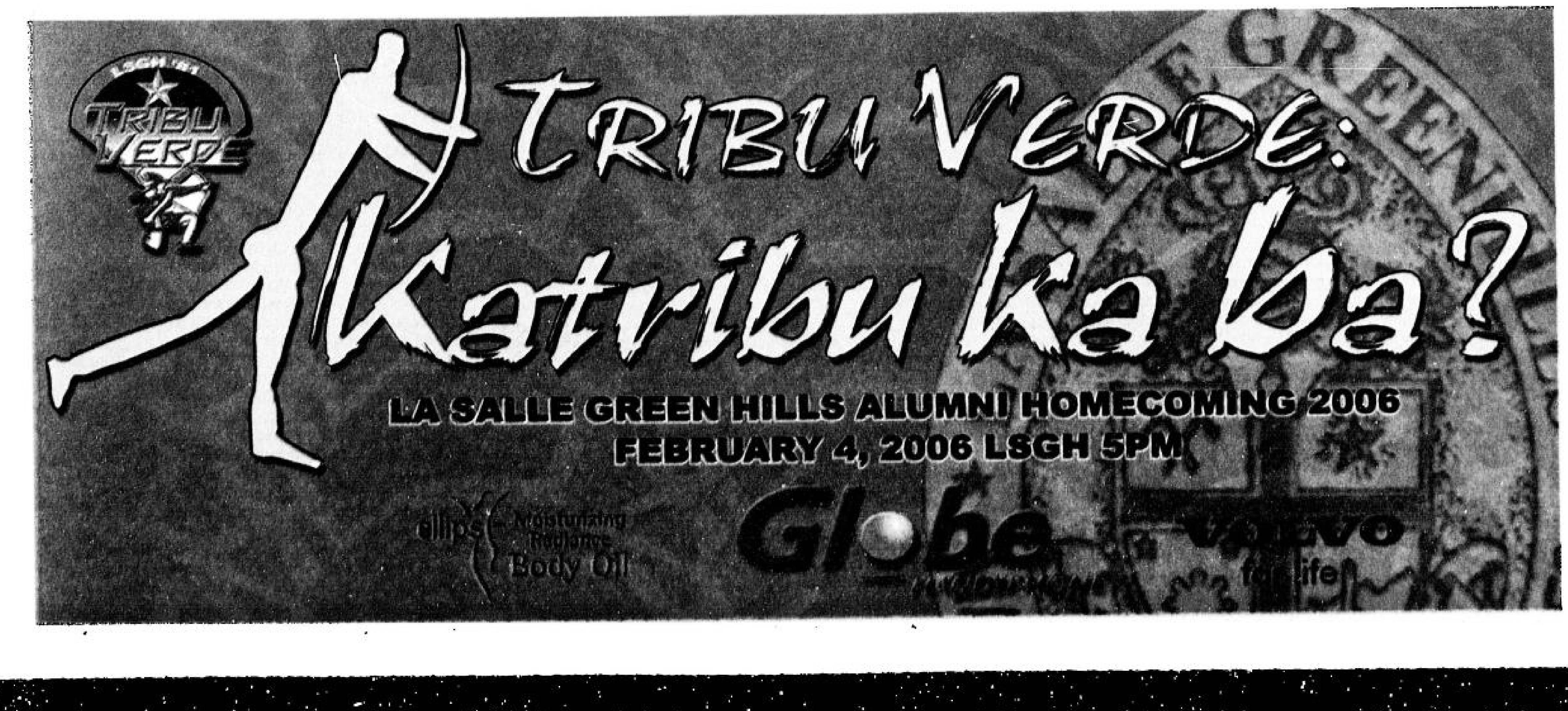
Amazing victory

MANNY PACQUIAO'S VICTORY AGAINST Mexico's Erik Morales was a cause for jubilation for all Filipinos here and around the world. It also inspired our young boxers who consider him their boxing idol.

His meteoric rise from poverty to success, through sheer determination, discipline and hard work, brought distinct honor and pride for our nation and people; as well as fame and fortune for himself and his family. It was simply amazing!

To Manny Pacquiao, more success and good luck!

—LEON L. ASA,
15/F JMT Corporate Condominium,
ADB Avenue, Ortigas Center,
Pasig City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INQUIRER Northern Luzon

Editor **Jun Bandayrel**
Bureau Chief **Rolando B. Fernandez**

'Clark dev't to decongest Metro Manila'

INQUIRER correspondents in Northern and Central Luzon gathered on Jan. 13 in Angeles City for a round-table discussion with four policy makers in the Metro Clark area on issues concerning the development of the Clark Special Economic Zone.

Antonio Ng, Clark Development Corp. president and chief executive officer; Victor Jose Luciano, CDC executive vice president; Danilo Francia, Clark International Airport Corp. president; and Levy Laus, Pampanga Chamber of Commerce and Industry president, spoke on what lies ahead in the other half of the Subic-Clark development corridor.

Excerpts:

CLARK policy makers (from left) Antonio Ng, Levy Laus, Victor Jose Luciano and Danilo Francia EV ESPIRITU

ON THE SUPREME COURT ruling that tax incentives applied only at the Subic Bay Freeport, not in the Clark Special Economic Zone

Ng: There's a joint resolution of Congress confirming the original legislative intent of Republic Act No. 7227 (Bases Conversion Development Authority law). We used this in our motion for reconsideration we filed with the Supreme Court. The [Bureau of Internal Revenue] and [Bureau of Customs] commissioners issued a letter to their people advising them not to take any premature action until the Supreme Court ruling was final. So it's a status quo.

The permanent solution is through legislation. There has been a series of committee hearings that crafted two Senate bills—one for giving amnesty to tax payments for past years and another, for amending RA 7227 so that the tax incentives could prevail in Clark.

President Macapagal-Arroyo has certified this as a priority bill.

On the revival of the Expo Pilipino

Ng: We're working with the Department of Trade and Industry to put up a trade exhibit in 2,400 sqm of space to showcase all the best products from the different regions of the Philippines. The Ancient Island and Colonial Island will be taken over by the Nayong Pilipino, which will invest P40 million to develop the area. We want to put in carnival rides and host wedding events. The 35,000-seat amphitheater will have monthly events. We plan to gate the sides to prevent illegal entrants during concerts.

On airlines now operating at Clark's Diosdado Macapagal International Airport

Luciano: The budget airlines are creating new markets. For example, overseas Filipino workers in Asian cities now go home four times a year to see their families because fares are cheap at P5,000 or less per trip. Or they bring their families over on weekends. More middle-income earners are also able to afford the fares.

Before the start of the budget flights in Clark, only 3 percent of Malaysians traveled. That's 750,000 out of 23 million passengers. There has been a 3-percent increase of late. In the Philippines, we are 80 million-plus. If 1 percent of Filipinos travel, that's another 800,000 passengers. Philippine Airlines flights to Malaysia are not affected because these still cater to businessmen.

The flights to and from Clark are cheap because there are no frills—no use of travel agent, no food during flight, baggage are limited to 15 kilograms, little administrative costs, and airport fees are lower because the DMIA is a secondary airport.

We are developing Clark as regional base for the airlines and as a northern hub. Asian Spirit is now building one. So there will be flights from Clark to Laoag, Baguio, Poro Point and Tuguegarao.

Cebu Pacific came three years ago. There were no budget flights then so it was not viable. Cebu Pacific is studying its return.

On the CIAC and CDC being separate entities

Francia: Airports in other countries are run by separate authorities. Our airport system is so technical and so full of peculiarities. For the CDC to be free of those peculiarities, it's better for the CIAC to be a separate corporation but a subsidiary of the CDC. That way, both agencies do specific jobs.

Clark has four engines of growth, and the biggest, which promotes the other three (industrial, tourism, infrastructures), is aviation. To ensure that the aviation area of DMIA is developed according to international standards by 2050, we have to look forward as to what is modern in 2050, not what is modern today. That needs a complete set of trained people to oversee the development of the airport.

Ng: To promote cooperative effort, Mr. Luciano and I are part of the CIAC board. We're working harmoniously.

On the relocation of the Philippine Air Force away from the DMIA

Francia: They don't like the plan. In the first place, the Air Force people feel that they were sent away from Manila because of the construction of the Ninoy Aquino International Airport's Terminal 3. They were removed there to give way to development. They went to Clark when it was covered by ash (from Mt. Pinatubo's 1991 eruptions). But they understand this completely. And true, what they are saying is in all airports around the world, there is an Air Force contingent.

The talks now center on cooperative effort looking at what the future is for both the Air Force and Clark. It is very clear that the Air Force will stay, but in smaller contingent than what it is right now. They will be allowed to develop a bigger area in Clark that is closely related to aviation. Basa Air Base (in Floridablanca, Pampanga) surely belongs to the Air Force.

Ng: For the strategic defense of northern Philippines and for airport operations, it is better to retain some of the Air Force in Clark. There will be no total pullout. What we will do is to privatize the area they occupy as a central business district.

On the DMIA and Philippine International Air Terminals Co.'s project at Naia Terminal 3

Ng: There is a declaration [by former President Fidel Ramos] that the DMIA will be a premiere airport. But the Piatco contract calls for a 10-million cumulative passenger quota for three years. That halted the development in Clark. But government has taken over the terminal project. At the DMIA, the passenger terminal will be expanded and completed by June 2008. We are encouraging investors for the full-scale development of the DMIA. Transportation Secretary [Leandro] Mendoza, who is the chair of CIAC, has already announced that by 2015, the DMIA will become an international gateway to be developed complementary with Naia.

Francia: In the long range, which is 2015, it will be an international gateway. In the medium range, [it will be used] for repair and maintenance businesses, [and] in the short range, for low-cost flights and express cargo.

Luciano: We will also be getting the big airlines [to operate in the DMIA] in the next two years.

On the impact and spillover of development from Clark

Laus: Clark will provide the promise of the future and a lot of development that will help promote local businesses.

Sometimes, Clark also tends to become a competitor, particularly in the hiring of employees, because too many jobs are available.

The development in Clark will help decongest Metro Manila.

[But] Some developments there are not sometimes welcomed by local traders. Take, for example, the presence of Shoemart. They feel that the presence of SM will affect small to medium-size enterprises. These SMEs are very important components of every community, every region because these provide businesses in the area ... they feel that one [SM mall] is enough, two [malls] are too much for Pampanga.

> 'Clark will provide the promise of the future and a lot of dev't that will help promote local businesses'

On the synergy of Clark and Subic in terms of administration

Laus: When I was with the Bases Conversion Development Authority (as a director), we realized the need to unite the two. That came about when we had then [Subic Bay Metropolitan Authority] Chair Francisco Licuanan III to coordinate these. Now, it's under the Department of Trade and Industry. We can expect positive development.

Ng: Subic and Clark will have to work together often. The Subic-Clark-Taiwan economic corridor project is a vehicle. We held a series of planning meetings with Subic officials, and we agreed to have an office in each zone.

We look for opportunities that can help each one. I believe there is a serious effort to work together.

Right now in Subic, they're running out of land so they refer Clark. And we're under one umbrella now at the DTI ... We were placed under the DTI because the President has so many work ... we are 126 agencies that report to the Office of the President. It's a smart thing to put Clark and Subic under the DTI, which has a reputation of being professionally managed.

On Clark competing with the Ilocos in developing Taiwan as a trade partner

Ng: Let's not fight over a small pie. Let's make the pie big.

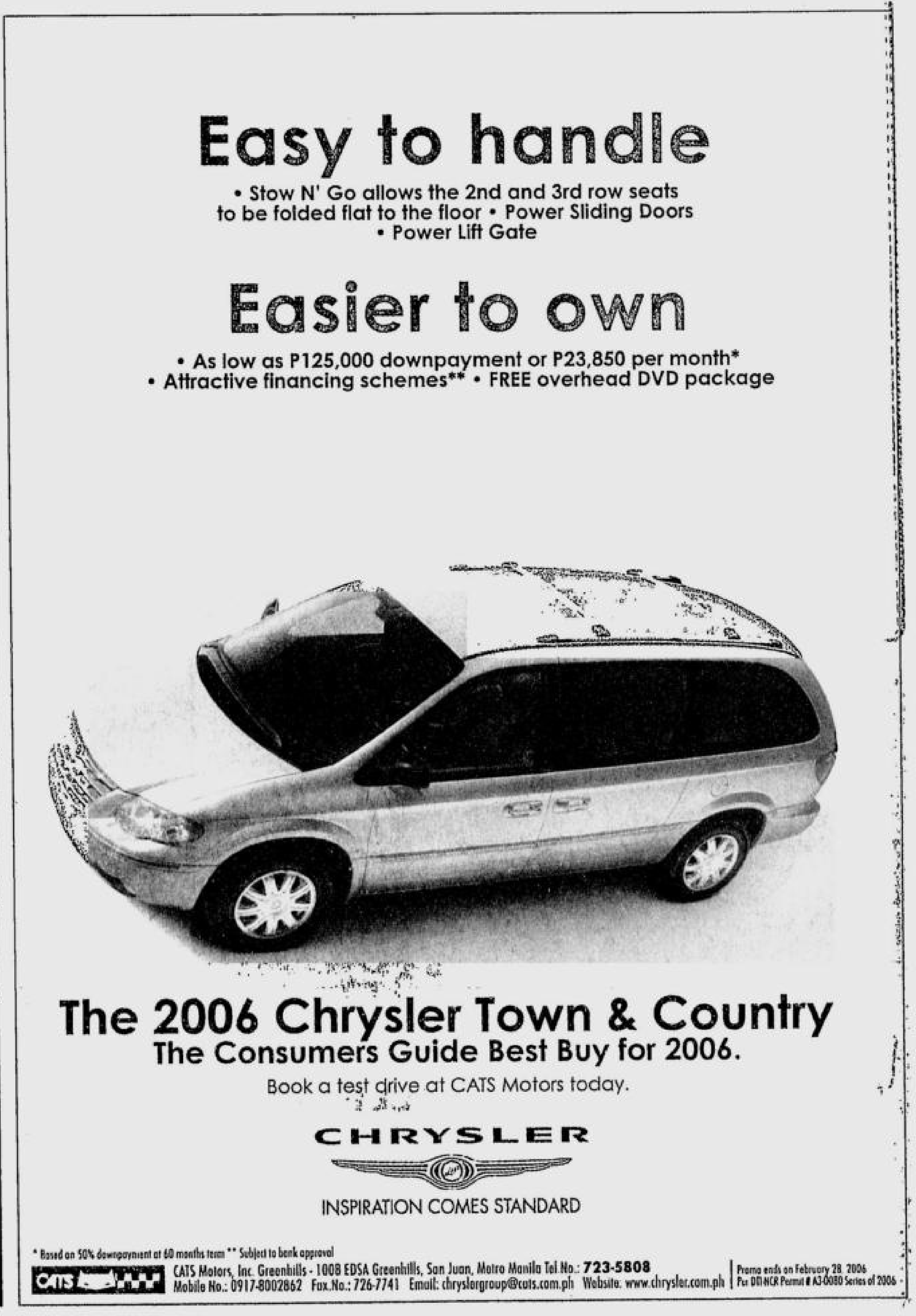
On the Subic-Clark-Tarlac expressway project that connects the two ecozones and the Luisita Industrial Park in Tarlac

Laus: Two weeks ago, we flew by helicopter to determine what's really happening. We saw the highway already paved in most areas. This is a positive development because it's a matter of time when all of these will get concreted and the work will eventually be finished by 2007.

On the presence of toxic wastes left by the American military in Clark

Ng: In all the investment applications there's always the DENR certification. We deputize people to make sure businesses comply with environmental requirements. A two-year study in 1995-96 identified where the risks are and what steps to make.

When we looked at the sites, it turned out that in Mabalacat, construction debris had been treated by the Americans with pesticide control. In another area, they noted oil contamination. During the time of the Americans, this was the place where they practiced fire drills and tested their capability to fight fire. The big wells were closed. This is a non-issue.



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Gloria orders ₱1B released for areas ruined by 'Agaton'

CABANATUAN CITY—PRESIDENT Macapagal-Arroyo on Tuesday announced the release of a total of P1 billion to the National Disaster Coordinating Council for flood control infrastructure projects and agricultural assistance in calamity-prone areas this year.

Renato Diaz, presidential adviser for North Luzon, said Ms Arroyo announced the P500-million budget for additional flood-mitigating measures at the end of a meeting with local officials of Isabel, Nueva Vizcaya, Nueva Ecija and Aurora at the Philippine Army's Fort Magsaysay in Nueva Ecija.

Before inaugurating the Gapan city hall also in Nueva Ecija, the President said she was releasing another P500 million for seedlings and other forms of farm support to farmers who suffered losses.

"I already called Secretary (Romulo) Neri of budget and authorized him to release the amount. We want to help our farmers as soon as possible," she said in a brief message in Gapan City where she officiated in the inauguration of that city's city hall.

She said she was aware of the devastation brought by flooding and rains to the province.

The President said she was sure that Nueva Ecija, among others, will receive a big amount from the funds.

Reports from the provincial agricultural officer in Nueva Ecija said P463 million worth of crops were damaged in the province.

Isabela, the other province which suffered crop destruction, reported losses amounting to P452 million. The other provinces which reported damages were Cagayan and Aurora.

Diaz and military officers said reports that Ms Arroyo went to Fort Magsaysay for a loyalty check on soldiers were not true.

Anselmo Roque and Tonette Orejas, PDI Central Luzon Desk

TOOTS SOBERANO/PDI NORTHERN LUZON BUREAU

LUCKY DANCE
Performers carry one of a pair of dragons given to Baguio City for good luck during the celebration of the Lunar New Year in the city.

Army says 8 NPAs slain in Tarlac, Negros clashes

By Tonette Orejas
PDI Central Luzon Desk

EIGHT SUSPECTED COMMUNIST REBELS were killed while three soldiers were wounded in separate clashes in Tarlac and Negros Occidental, the military said.

The New People's Army's Nelson Mesina Command in Tarlac said they were still confirming the death toll reported by the military. They said their reports indicated there were casualties among civilians in Barangay Sta. Inez West where the first clash broke out at 5 a.m.

In a village in Kauayan, Negros Occidental, the military said a rebel was killed and five others were injured.

Col. Ricardo Garcia, commander of the Army's 702nd Infantry Brigade, said no civilians were hurt in the Tarlac gunfights. The INQUIRER reached Garcia by phone while he was directing operations from one of the encounter sites at 3:15 p.m.

But Lt. Col. Preme Monta, spokesperson of the military's Northern Luzon Command, told the INQUIRER that reports received by the Nolcom indicated that 18 rebels were killed in the clashes.

"We have recovered 18 bodies and assorted firearms from the scene," an Associated Press report quoted Monta as saying.

Monta, in the AP report, said the fighting broke out after residents in Sta. Ignacia tipped off soldiers that a group of NPA rebels were in the area.

Monta, in an interview with the INQUIRER, said the encounters thwarted a plan by the NPA to attack the police station in Mayantoc town.

TSgt. Angelo de la Calzada, AFP Civil Relations Team leader based in Bacolod City, said one soldier was injured in the Negros clash. He was Sgt. Peter Calise.

Lt. Col. Gregory Cayetano, commander of the Army's 71st Infantry Battalion that engaged the rebels, said the clashes continued through Tuesday afternoon in Barangays David, Lawacamulag and Linglingay.

Military reports said soldiers recovered at least six M-16 rifles from the encounter sites.

Emil Paragas, a staff member of the human rights group Karapatan in Tarlac, said soldiers regulated the entry and exit of vehicles and people in the three villages while pursuit operations were ongoing.

The clashes were the first incidents that erupted this year in Tarlac, one of the known strongholds of the Communist Party of the Philippines in Central Luzon.

De la Calzada said soldiers were on patrol when they encountered the communist rebels in Negros.

He said soldiers of the 61st Infantry Battalion were hunting the other rebels who fled following the clash. *With a report from Jhunnex Napallacan, PDI Visayas Bureau*

Republika ng Pilipinas
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Kagawaran ng Tanggulang Pambansa
Department of National Defense

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID
(DND-Proper Procurement of Services)

I. The Department of National Defense, through DND-Proper Bid and Awards Committee, invites suppliers/manufacturers/distributors/contractors to apply for eligibility and to bid for the following projects:

General Services for CY-2006 (Re-Bidding)

Name of Project	Description	Approved Budget for Contract (ABC)
1. Purified Drinking Water	Delivery of Purified Drinking Water for DND employee	751,322.88
2. Subscription Expenses	Subscription of foreign magazines and local newspapers for OSND offices	1,177,000.00
	TOTAL	Php1,928,322.88

II. The schedule of activities as follows:

ACTIVITIES	VENUE	DATE	TIME
Issuance of Bid Documents	Procurement Br. OAS Bldg., DND	26 Jan – 10 Feb. 2006	9:00 AM–5:00 PM
Deadline for Submission/Opening of Bids	OAS Annex Bldg.	10 February 2006	9:30AM–5:00 PM
Bid Evaluation	These shall be in accordance with the prescribed periods allowed in the Implementing Rules and Regulations (IRR)-A of R.A. 9184 dated 10 January 2003		
Post-Qualification			
Issuance of Notice of Award			

III. Bid Documents will be available only to prospective bidders upon payment of non-refundable amount as indicated below to the DND-Proper BAC Secretariat, Procurement Branch, Office of Administrative Services, Camp General Emilio Aguinaldo, Quezon City, Tel. No. 911-8118:

Name of Project	Cost of Bidding Documents
General Services	
1. Purified Drinking Water	800.00
2. Subscription Expenses	1,200.00

Bidders who have secured the bidding documents in the previous bidding in any of the above projects may no longer secure new bidding documents but they are encouraged to get updates from the DND-Proper BAC Secretariat.

IV. The eligibility Check/Screening as well as the Preliminary Examination of Bids shall use non-discretionary "pass/fail" criteria. Post qualification of the lowest calculated bid shall be conducted. All particulars relative to Eligibility Statement and Screening, Bid Security, Performance Security, Pre-Bidding Conference(s), Evaluation of Bids, Post-Qualification and Award of Contract shall be governed by the pertinent provisions of R.A. 9184 and its Implementing Rules and Regulations Part-A (IRR-A).

V. To facilitate eligibility checking, manufacturers and/or suppliers who wish to participate in the public bidding may apply for registration with the DND-Proper BAC Secretariat at least fifteen (15) days prior to the scheduled submission and opening of bids for the procurement projects they wish to participate.

VI. The OSND assumes no responsibility whatsoever to compensate or indemnify bidders for any expenses incurred in the preparation of the bid.

VII. The OSND reserves the right to reject any or all bids, waive any formality and award the Contract to the bidder whose proposal is the most advantageous to the government as evaluated by the DND-Proper Bids and Awards Committee (DND-Proper BAC).

VIII. The Invitation is also posted in the DBM Procurement Service website at www.procurement service org., and the DND website, in accordance with the IRR-A of R A 9184 Further, it shall also be posted at conspicuous places in the premises of the Department of National Defense (DND).

(Sgd) ASSISTANT SECRETARY RUBEN F CIRON
Chairman, DND-Proper BAC

(PDI – January 25 & February 1, 2006)

Mindoro folk hold caravan vs Crew mines

CITY OF CALAPAN—ABOUT 10,000 MINdoreños joined a caravan Monday to mark the signing of a 25-year mining moratorium passed four years ago and to reiterate their strong opposition to the entry of the Mindoro Nickel Project of Crew Development/Aglubang Mining Corp. in the province.

Led by the provincial government of Oriental Mindoro, the Apostolic Vicariate of Calapan and Alyansa Laban sa Mina (Alamin), the caravan left north from Calapan at about 6:30 a.m. and passed through the towns of Baco, Naujan, Victoria and Socorro, while another group started out south from the town of Pinamalayan.

In a statement sent to the INQUIRER, Alamin demanded the suspension of exploration activities by the Aglubang Mining Corp. for the nickel project and the immediate cancellation of the Mineral Production Sharing Agreement (MPSA) granted to the corporation by the Office of the President and the Department of Environment and Natural Resources (DENR).

The caravan converged at the gymnasium in the municipality of Pola, hometown of Vice President Noli de Castro, and planned site for the processing plant and land-based tailings dam of Crew Development.

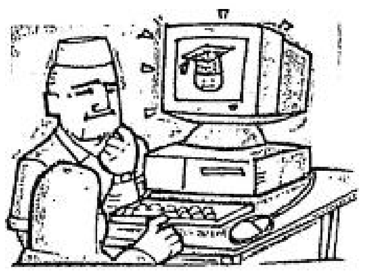
The province's municipal mayors, Sangguniang Panlalawigan members, governor, vice governor, congressmen from the two districts, students, Mangyans, government employees, non-government organizations and people's organizations joined the caravan.

Mindoro Gov. Arnan Panaligan said it was the first time "the people of Mindoro have united to show their opposition to the project, which has no social acceptability."

Mayor Alex Aranas of Pola town, who is also president of the League of Mayors in Oriental Mindoro, said he would do his best to get the help of De Castro. *Marciano Virola Jr. and Madonna Virola, PDI Southern Luzon Bureau*

ROUNDUP

New teaching approaches



DAVAO CITY—At least 28 teachers in the Autonomous Region in Muslim Mindanao (ARMM) were taught alternative teaching methods particularly on the use of the Internet to impart knowledge to their students. The project is a joint effort by the Growth with Equity in Mindanao (GEM), a program funded by the United States Agency for International Development (USAID), and computer firm IBM. The teachers have recently trained in basic computer use under the "IBM eMentor scholarship" project. USAID mission director Jon Lindborg said improving the education sector in the region would mean a better future for its children. ***Dennis Jay Santos, PDI Mindanao Bureau***

Gang members nabbed

STA. CRUZ, Laguna—Police here arrested four members of a gang notorious for car thefts, robbery-holdup and gunrunning. Senior Supt. Federico N. Terte, Laguna police chief, said three of the suspects are natives of Camarines Norte and and one was a resident of Barangay Pagsawitan. During interrogation, one of the suspects admitted involvement in a recent car theft in Daet, Camarines Norte. Police recovered four motorcycles in their possession. ***Romulo Ponte, PDI Southern Luzon Bureau***

Taxi receipts pushed

LEGAZPI CITY—Despite strong opposition from operators, the Land Transportation Franchising and Regulatory Board (LTFRB) should push through with its plan to require all taxicabs to issue official receipts to their passengers, Catanduanes Rep. Joseph Santiago said. The plan is not only tax-efficient but also commuter-friendly, the House transportation and communications committee vice chair added in a statement. The LTFRB has ordered all cab operators to upgrade their meters with one that prints out receipts or face fines. ***Gil Francis Arevalo, PDI Southern Luzon Bureau***

NPA rebs kill cop

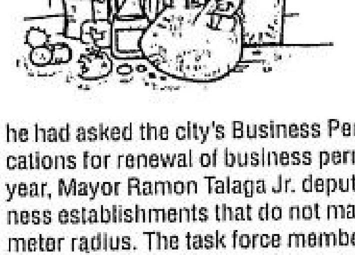
CAMP VICENTE LIM, Laguna—A member of a police anti-insurgency unit was slain by three suspected New People's Army rebels in Nasugbu, Batangas on Jan. 21. Chief Supt. Jesus Verzosa, Calabarzon police chief, said SPO1 Dionisio Calara, 43, assigned to the 401st Provincial Mobile Group based in Barangay Palico, Nasugbu town, was jogging a few meters from his house in Barangay Sais at about 6:50 a.m. when the three armed men on board a tricycle blocked his path and shot him several times. He said Calara was able to shoot back and hit one of the suspects, but died from at least 12 bullet wounds in different parts of the body. The suspects fled to Barangay Bunducan. Supt. Ronaldo Olay, 401st PMG group director, said Calara had received death threats from the rebels. ***Marlon Ramos, PDI Southern Luzon Bureau***

Mayor's aide killed

CALAMBA CITY—A security aide of Bay, Laguna Mayor Bruno Ramos was gunned down by unidentified assailants in Los Baños, Laguna on Jan. 23. Los Baños police chief Chief Insp. Marvin Saro said Fernando Llamado, a bodyguard of Ramos, was alighting from a tricycle along the national road in Barangay Maahas when two armed men on board a motorcycle shot him in the head twice with a .45-cal. pistol at about 7:30 a.m. The two gunmen escaped to the direction of Bay town.

Marlon Ramos, PDI Southern Luzon Bureau

City withholds permits



LUCENA City—The Lucena City government has withheld the renewal of business permits and registration of at least 46 business firms here for violating the Solid Waste Management Act of 2000. Delfin Ilao, head of Task Force 9003, a group of "environmental policemen," said the establishments have to first pay fines before their business permits are renewed. Ilao said he had asked the city's Business Permit and Licensing Office to have applications for renewal of business permits pass his office for verification Last year, Mayor Ramon Talaga Jr. deputized a group of civilians to monitor business establishments that do not maintain clean surroundings within a five-meter radius. The task force members have also been asked to arrest drivers of jeeps, buses and tricycles that do not have trash cans and persons caught littering and taking out garbage after collection hours. ***Delfin Mallari Jr., PDI Southern Luzon Bureau***

Ateneo reunion

MEMBERS of the Ateneo de Davao High School Class '56 will celebrate the golden jubilee of their graduation at the Marco Polo Hotel in Davao City from Feb. 3 to 5. Class alumni president Amado Qantas said in a news release that the highlight of the affair is a Mass to be held at the Ateneo de Davao High School Chapel at Matina, Davao City on Feb. 4. For details, contact Orlando Ozoa in Quezon City at 938-1808, 0927-872-7301; and Amado Cantos, Davao City, 982-225-8004, 1981-231-1188.

5 hurt in Mandaluyong gas tank explosion

By Edson C. Tandoc Jr.

THE SOUND OF AN EXPLOSION shattered the silence in Barangay Mauway, Mandaluyong City after midnight yesterday.

The blast, caused by a leaking liquified petroleum gas (LPG) tank, broke the windows of several houses and burned a two-story house to the ground. Five persons, including a 9-year-old boy, were injured, FO3 Victorio Tablay told the INQUIRER yesterday.

"The burnt house looked as if it was bombed," Tablay said.

One of the five injured, Raul del Rosario, 34, said he had just parked his tricycle at about 12:30 a.m. yesterday when he smelled gas.

The next thing he knew, debris were falling all over him after a nearby house, owned by the family of Alfredo Renato, 46, suddenly burst into flames.

Renato suffered burns all over his body. His wife Marlyn, 42, and their children Allen, 17 and Alfredo Jr., 9, who were sleeping when the incident happened were also hurt after the house collapsed.

Hearing the sound and feeling the impact, neighbors thought their area had been bombed.

The victims were brought to the Mandaluyong City Medical Center. Because of his serious injuries, investigators have yet to talk to Renato. Tablay said the leak could have been caused by the worn-out hose connecting the LPG tank to the burner. He advised homeowners to always check the hoses connecting their burners and tanks. He said tanks should also be located in well-ventilated areas.

Dog meat can be dangerous to one's health

By Margaux C. Ortiz

EATING DOG MEAT IS NOT ONLY CRUEL TO man's best friend. It could also be fatal to man himself.

An animal welfare group issued this warning yesterday following the death of a 4-year-old girl who was given dog meat by her neighbors who were holding a drinking session.

"Eating dog meat can cause death especially if the animal is rabid," Animal Kingdom Foundation Inc. (AKF) officer in charge Suzanne Llanera said during a press conference at the Bayview Hotel in Manila.

Ressia Mae Edoria of Barangay Molobolo, Cauayan, Negros Occidental died last December of rabies and encephalitis, days after neighbors gave her dog meat cooked as *pulutan* (appetizer).

Renante Edoria, the girl's father, said his daughter suffered from high fever and exhibited symptoms of rabies shortly after eating the meat. Ressia was taken to the hospital on Dec. 13 but died after a few hours, he added.

"We had many dreams for her and now she's gone," the father said in Ilonggo. "I am now appealing to everyone to stop eating dogs to avoid this kind of tragedy."

AKF chief veterinarian Winston Samaniego said the rabies virus may have entered the girl's system though a tooth cavity. When a person eats or chews the meat of a dog infected with rabies, the virus enters the nerve endings though a cavity, a loose tooth or a cut in the gums, Samaniego added.

The virus then passes through the lymph nodes and multiplies in the brain, resulting in the victim's death. Samaniego said the virus ultimately damages the central nervous system, which includes the brain and spinal cord. The veterinarian said the typical incubation period for rabies can be as short as 4 to 6 weeks or as long as 1 to 5 years.

However, he, stressed that eating healthy dogs could be as dangerous as eating rabid ones.

"Dog meat traders butcher the animals in unsanitary slaughterhouses," Llanera said, stressing that consumers could suffer from food poisoning after eating dirty meat. She added that hospitals rarely documented cases of food poisoning due to eating dog meat. "They only indicate that the patients died of simple food poisoning," Llanera said.

The AKI officials also said butchers who cut up dog meat could be infected with the virus if they forget to wash their hands and touch their eyes or lips. AKI founder and president Charles Wartenberg said the government has failed to act on their recommendation to amend the Animal Welfare Law or Republic Act 8485. "I think this is an absolute disgrace," Wartenberg said. "The government should be doing its job saving the lives of both dogs and human beings." RA 8485 penalizes violators, including dog meat traders, with a measly P1,000 fine or six months imprisonment. "Dogs are pets and companion animals, not food," the AKI official said.

Artists bat for reopening of Arroceros Park

By Tina G. Santos

SEVERAL PROFESSIONAL ARTISTS YESTERday appealed to the city government of Manila to reopen to the public the contested Arroceros Forest Park.

Leo Meneses, one of the artists who claimed to draw inspiration from the park's lush foliage, said the park's closure has deprived them of a place where they can exercise their craft.

"We come here for inspiration. Besides, it's a public place, it should be kept open to the public," he told INQUIRER. "I hope the city officials understand that and heed our plea."

The park has been closed for several months because of the ongoing construction of a teachers' center in the area.

Before its closure, however, Meneses and other artists had visited the park every weekend to draw its century-old trees, the Pasig River and other visitors. Right now, they have to pass through a narrow alley at the foot of Quezon Bridge to get inside the park.

"Not many people know the way to get here. All they see are that the gates are closed. Before, students and professional artists came here to share ideas, but not anymore," Meneses said.

He added that even their livelihood was somehow affected by the park's closure. Some of the proceeds from the sale of their artwork went to Winner Foundation, the park caretaker.

Winner is locked in a court battle with the Manila City government. Winner claims it has been given a 15-year contract to develop the park but the local government said that the contract is not valid.

SM rejoinder to Fairview illegal deep well issue

SM PRIME HOLDINGS, INC., THE OWNER of SM Fairview, denied a news report on the use of illegal deep wells that appeared in the Jan. 22, 2006 issue of the INQUIRER (Metro section).

"Results of an inspection by the National Water Resources Board last Oct. 19, 2005 showed that Deepwell no. 1 was shut down as shown by the flow meter which was not running," according to a statement sent to the INQUIRER by SM legal counsel Epitacio Borcelis.

"On the issue of availability of water supply from Maynilad Water Services Inc. (Maynilad), Maynilad's available tapping point for water supply to SM Fairview is away from SM Fairview. Maynilad will not bring the tapping point of Maynilad water supply to the SM supply pipe at the SM Fairview unless SM will shoulder the cost of the service pipe connection up to the tapping point of water supply at SM Fairview. As per Maynilad's initial estimate, this will amount to P2,879,008.00, inclusive of the guarantee deposit. A series of negotiations for the reduction of connection fees and guarantee deposit attributed to the delay in the connection of the Maynilad water supply to SM Fairview."

METROBRIEFS

No to garbage burning

KAYA TIGILAN N'YO NA 'YAN ! PERHUWISYO 'YAN !

QUEZON City residents who burn their garbage on streets or sidewalks may soon end up in jail. Five councilors have filed an ordinance banning the burning of waste on streets or sidewalks—any property that is deemed to be owned by the city government—with the city council. Not only does this habit worsen air pollution, it also poses a threat to public health and could also cause fires, according to Councilors Resty Malangen. Rommel Abesa, Eric Rey Medina, Francisco Calalay Jr. and Janet Malaya, proponents of the ordinance. Violators shall be fined P2,000 on the first offense and P3,000 on the second offense. Subsequent offenses, however, will mean either a P5,000 fine or imprisonment from six months to one year, depending on the discretion of the court.

DJ Yap

Roldan hearing reset

LAWYERS of actor and former Quezon City Rep. Dennis Roldan, who has been linked to the kidnapping of a three-year-old boy, failed to present their witness yesterday after Pasig City Regional Trial Court Judge Agnes Reyes-Carpio called in sick. The hearing was rescheduled for Feb. 21, exactly a year after Roldan was arrested in his house in Quezon City. He and six other suspects are accused of kidnapping a Chinese-Filipino boy in February 2005. The group allegedly asked for a ransom of P250 million at the start of negotiations with the victim's family. Roldan has denied the allegations. The actor, Romeo Orcajada, Adrian Domingo and the San Andres couple are detained at the Pasig City Jail while Octavio Garces, who had testified against Roldan and Suzette Wang, is detained at the Philippine National Police Custodial Center. Roldan's alleged girlfriend, Wang, also a suspect in the kidnapping case, remains at large.

Edson C. Tandoc

Resins shipment seized

EIGHT container vans loaded with plastic resins were intercepted by agents of the Customs Intelligence and Investigation Service (CIIS) as they were being brought out of the Manila International Container Port (MICP) Thursday last week. Jarius Paguntalan of the customs' intelligence and investigation division said he received a tip from an informant that a plastic resin shipment from China would be spirited out of the MICP using tampered import permits from the Cavite Export Processing Zone Authority. Acting on the tip, Paguntalan directed Risk Management Group head Danilo Ablaza to verify the report. The 14-hour surveillance and stakeout operations at the MICP and Cepza culminated in the interception of the eight container vans.

Leila S. Salaveria

QC wants Pacquiao

AT THE RATE he's going, boxing icon Manny "Pacman" Pacquiao could soon be every city's adopted son following his victory over Mexican boxer Eric Morales in Las Vegas. Quezon City is the latest local government unit to jump on the "Pacman" bandwagon, with two local officials proposing to have him declared as an adopted son of the city. Pacquiao, a native of General Santos City, has already been adopted by Manila and Parañaque City. In a proposed resolution, Councilor Winston Castelo and Sangguniang Kabataan Federation president Junie Marie Castelo pushed for the boxing hero's proclamation as the city's own for bringing "honor, prestige and recognition" to the country.

DJ Yap

PHILIPPINE DEPOSIT INSURANCE CORPORATION

NOTICE TO THE DEPOSITORS OF THE CLOSED RURAL BANK OF 21st CENTURY (BALAGTAS), INC.

1. Pursuant to Monetary Board Resolution No. 79 dated January 19, 2006 ordering the closure of the Rural Bank of 21st Century (Balagtas), Inc. (RBCI), the Philippine Deposit Insurance Corporation (PDIC) will start its operations for the servicing of claims for insured deposits in the closed RBCI on Wednesday, January 25, 2006.

2. Depositors are requested to proceed directly to the following payout sites where they can file their claims with the PDIC representatives during office hours (8:00 AM to 5:00 PM), from Monday to Friday, except holidays.

RBCI Office/Branch	*Payout Site/ Address*	*Duration of Initial Operations*
Balagtas (Head Office)	Km. 29, San Juan, Balagtas, Bulacan	Jan. 25, 2006 to Feb. 3, 2006
Bulacan Branch	Bagumbayan, Bulacan, Bulacan	Jan. 25, 2006 to Feb.3, 2006
Bocaue Branch	Binang II, Bocaue, Bulacan	Jan. 25, 2006 to Feb. 3, 2006
Meycauayan Branch	Sto. Niño, Meycauayan, Bulacan	Jan. 25, 2006 to Feb. 10, 2006

After the said date, all depositors can file their claims personally at the PDIC Claims Counter, 6th Floor, SSS BLDG, Ayala Avenue corner V.A. Rufino St., Makati City from Monday to Friday, 8:00 A.M. to 5:00 P.M. or by mail to:

The Manager
Claims Processing Department
Philippine Deposit Insurance Corporation
2228 Chino Roces Avenue
1231 Makati City

3. Depositors are advised to present the following requirements to the PDIC representatives when filing their claims:
   a. Original evidence of deposit such as Savings Passbook, Certificate of Time Deposit, or Bank Statement including Unused Checks.
   b. Two (2) latest valid identification cards/documents (IDs) with depositor's signature.

   Other documents may be required by the PDIC representatives in the course of their processing of claims filed.

4. Pursuant to the provision of R.A. 3591, as amended by R.A. 9302, the last day for filing claims for insured deposits in the closed Rural Bank of 21st Century (Balagtas), Inc., is on January 21, 2008. After January 21, 2008, PDIC, as insurer, shall no longer accept any claim for insured deposits maintained with the said closed bank.

PHILIPPINE DEPOSIT INSURANCE CORPORATION

(PDI-January 25; February 1 & 8, 2006)

Republic of the Philippines
Department of Education (DepEd)
SECONDARY EDUCATION DEVELOPMENT AND IMPROVEMENT PROJECT (SEDIP)
National Project Management Office (NPMO)
5th Floor, Bonifacio Building, DepEd Complex, Meralco Ave., Pasig City
Telephone Nos. 635-9822, 631-0673; Telefax No. 635-9826

INVITATION TO BID

The Republic of the Philippine through the Department of Education is a recipient of an Official Development Assistance (ODA) loan from the Japan Bank for International Cooperation (JBIC) in the amount of JPY7,210 million to finance the Secondary Education Development and Improvement Project (SEDIP). It is intended that part of the proceeds of the loan will be utilized for eligible expenditures for the new construction of the following projects:

Project Description	School	Location
1. Two storey, 2-classroom building with Science Laboratory	Naval National High School	Naval, Biliran
2. Single storey, Science laboratory building	Higatangan National High School	Higatangan Island, Naval, Biliran
3. Single storey, Industrial arts building	Viga National High School	Maripipi, Biliran

JBIC requires that bidders and contractors as well as the DepEd, under contracts funded with JBIC ODA loans, observe the highest standard of ethics during the procurement and execution of the such contract. In pursuance of this, JBIC: (i) will reject a proposal for award if it determines that the bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question and (ii) will recognize a contractor as ineligible, for a stated period of time, to be awarded a contract funded with JBIC ODA loans if it, at any time, determines that the contractor has engaged in corrupt or fraudulent practices in competing for or in executing another contract financed by JBIC ODA loans or other Japanese ODA.

Bidding is open to all Philippine Contractors Accreditation Board (PCAB) registered contractors or joint venture contractors with valid license, general building in category and eligible to enter into a contract based on award. Schedules of issuance of bidding documents, pre-bidding conference and opening of bids are as follows:

Municipality		Issuance of Bidding Documents	Pre-bid Conference	Opening of Bids
Maripipi	Date	Feb. 3 – Feb. 10, 2006	Feb. 14, 2006	Feb. 27, 2006
	Place	ME's Office, Municipal Hall	Municipal Hall	Municipal Hall
	Time		10:00 AM	10:00 AM
Naval	Date	Feb. 2-9, 2006	Feb. 10, 2006	Feb. 22, 2006
	Place	ME's Office, Municipal Hall	Municipal Hall	Municipal Hall
	Time		10:00 AM	10:00 AM
Contact Person: Chairperson, Bids and Awards Committee or Municipal Engineer				

The complete set of bidding documents may be purchased by interested eligible bidders upon submission of a Letter of Intent to the Office of the Municipal Engineer and payment of non-refundable amount of P2,000.00 to the Cashier's Office. They may visit also the DepEd website at http://www.deped.gov.ph or the Procurement Service at http://www.procurement service.org.

Submission of bids together with all the documents required in the bid documents must be delivered to the aforesaid venue and dates. All bids will be opened immediately thereafter in the presence of all the bidders or their legally authorized representatives.

(Sgd.) ATTY. MACUR MAROHOMBSAR
Vice-Chairman, Bids and Awards Committee

(PDI - Feb. 1 & 8, 2006)

NATIONAL FOOD AUTHORITY
Quezon City

AMENDED MEMORANDUM CIRCULAR
NO. AO-2k5-11-003
Original Date: November 16, 2005
Date Amended: January 30, 2006

TO : ALL RICE-BASED FARMERS ORGANIZATIONS AND OTHER SECTORS (INDIVIDUALS AND ENTITIES)
FROM : THE NFA ADMINISTRATOR
SUBJECT : AMENDMENTS TO THE GENERAL GUIDELINES ON THE PARTICIPATION OF FARMERS' ORGANIZATIONS AND ALL OTHER SECTORS IN THE IMPORTATION OF RICE FOR YEAR 2006

Pursuant to the powers granted to the National Food Authority (NFA) under Presidential Decree No. 4, as amended, to establish rules and regulations governing the importation of rice, and by virtue of the **NFA Council Resolution No. 258-2k6A** dated January 27, 2006, this Amended Memorandum Circular is hereby issued amending **Memorandum Circular No. AO-2k5-11-003 dated November 16, 2005** for the following provisions to wit.

A. General Guidelines
   1. x-x-x-x-x-x-x-x-x-x
   11. Importers under 2003, 2004 and 2005 rice importation under the FAI program whose violations were late/non-arrivals of the rice stocks are not qualified to participate unless penalties have been paid.
   x-x-x-x-x-x-x-x-x-x
   13. Milled rice contained in small or big packages/containers of 50kg should conform with the Philippine standards on packaging and labeling.

B. ARRIVAL OF IMPORTATION
   1. x-x-x-x-x-x-x-x-x-x
   3. Rice cargoes must be inspected at the load port by surveyors to be appointed/chosen by the importer from a list provided by the NFA or that are accredited by BOC. The surveyor's services shall be for the account of supplier and/or importer.
   4. The discharge ports for this 2006 importation are the Port of Manila, the Manila International Container Port, the Port of Batangas, the Port of Cebu, the Port of Cagayan de Oro, the Subic Port, the Port of Bacolod, the Port of Poro Point La Union and the Port of Davao.

This is for compliance of all concerned and the guidelines shall take effect immediately

APPROVED:

(Sgd.) GREGORIO Y. TAN, JR.
Administrator

(PDI - Feb. 1, 2006)

Republic of the Philippines
SILAY CITY GOVERNMENT
Zamora Street
Silay City, Negros Occidental
Telephone No (034) 495 0081 to 69
Local No(s) 234 & 236
Fax No (034) 495-0711

Control Reference Number ________
Name of the Contract Land Dev of 5 has relocation site
Location of the Contract Bonbon Village Brgy. E. Lopez, Silay City

Standard Form Number: SF-INFR-05
Revised on: July 29, 2004

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The SILAY CITY GOVERNMENT, through its Bids and Awards Committee (BAC), invites contractors registered with and classified by the Philippine Contractors Accreditation Board (PCAB) to apply for eligibility and if found eligible, to bid for the hereunder contract:

Name of Contract	Land Development of 5 hectares Relocation Site
Location	Bonbon Village, Brgy. E. Lopez, Silay City
Brief Description	Site Preparation, road, drainage, sewerage, survey works
Approved Budget for the Contract (ABC)	Php 11,445,000.00
Contract Duration	150 days

Prospective bidders should possess a valid PCAB License applicable to the contract, have completed a similar contract with a value of at least 50% of the ABC, and have key personnel and equipment (listed in the Eligibility Forms) available for the prosecution of the contract. The BAC will use non-discretionary pass/fail criteria in the Eligibility Check/Screening as well as the Preliminary Examination of Bids. The BAC will conduct post-qualification of the lowest calculated bid.

All particulars relative to Eligibility Statement and Screening, Bid Security, Performance Security, Pre-Bidding Conference, Evaluation of Bids, Post-Qualification and Award of Contract shall be governed by the pertinent provisions of R.A. 9184 and its Implementing Rules and Regulation (IRR).

The schedule of BAC activities is as follows:

	BAC Activities	*Schedule*
1	Receipt from prospective bidders of Letters of Intent (LOI) including Application for Eligibility	January 25 - February 2, 2006
2	Issuance of Eligibility Forms	January 25 - February 2, 2006
3	Receipt of Eligibility Requirements	February 3-10, 2006
4	Notice of Results of Eligibility Check	February 3-15, 2006
5	Issuance of Bid Documents	February 4 - March 3, 2006
6	Pre-bid Conference	March 24, 2006
7	Dropping of Bids	April 3, 2006 1:30 PM
8	Opening of Bids	April 3, 2006 2:00 PM

The BAC will issue to prospective bidders Eligibility Forms at General Services Office, upon their submission of LOI, and upon their payment of a non-refundable amount of none to the Silay City.

GOVERNMENT's Cashier. Prospective bidders shall submit the Eligibility Requirements to the BAC at the said address. They may also obtain the results of the Eligibility Check by the BAC at the same address.

The BAC will issue Bidding Documents only to bidders declared by the BAC to be eligible for the bidding upon payment of a non-refundable amount of Php 1,100.00 to the SILAY CITY GOVERNMENT'S Cashier.

The SILAY CITY GOVERNMENT assumes no responsibility to compensate or indemnify bidders for any expenses incurred in the preparation of their bids.

Approved by

(Sgd.) ATTY. RODNEY K. RUBICA
City Administrator
Chairman, Bids & Awards Committee

(PDI - Jan. 25 & Feb. 1, 2006)

METRO
E-mail: pr_metro@inquirer.com.ph
Editor Ester G. Dipasupil

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Blast rocks court building; cops on alert

By Margaux C. Ortiz

THE POLICE DECLARED A Metrowide alert Monday night as a blast rocked the Court of Appeals (CA) building on Orosa St., in Ermita, Manila, at around 9:30 p.m.

The heightened police vigilance, however, was prompted not by the explosion but by the discovery earlier in the day of bombing materials in the bag of a Light Rail Transit Line-2 passenger. Manila Police District (MPD) director Chief Supt. Pedro Bulaong has downplayed the explosion in front of the CA, saying it was caused by a pillbox thrown by warring street gangs.

"It appears that the incident was caused by a gang war," Bulaong said yesterday, adding that his men are now tracing the whereabouts of the groups responsible for throwing the pillbox. Based on the report of the MPD-Explosive Ordnance Disposal Section, the blast occurred after two groups of teenagers were seen arguing in front of the CA building. Pieces of black electrical tape with plastic wrappers and small nails, which could have been used for the homemade pillbox, the police added.

A group calling itself Tabak or Taong Bayan at Kawal ng Pilipinas, however, has claimed responsibility for the incident.

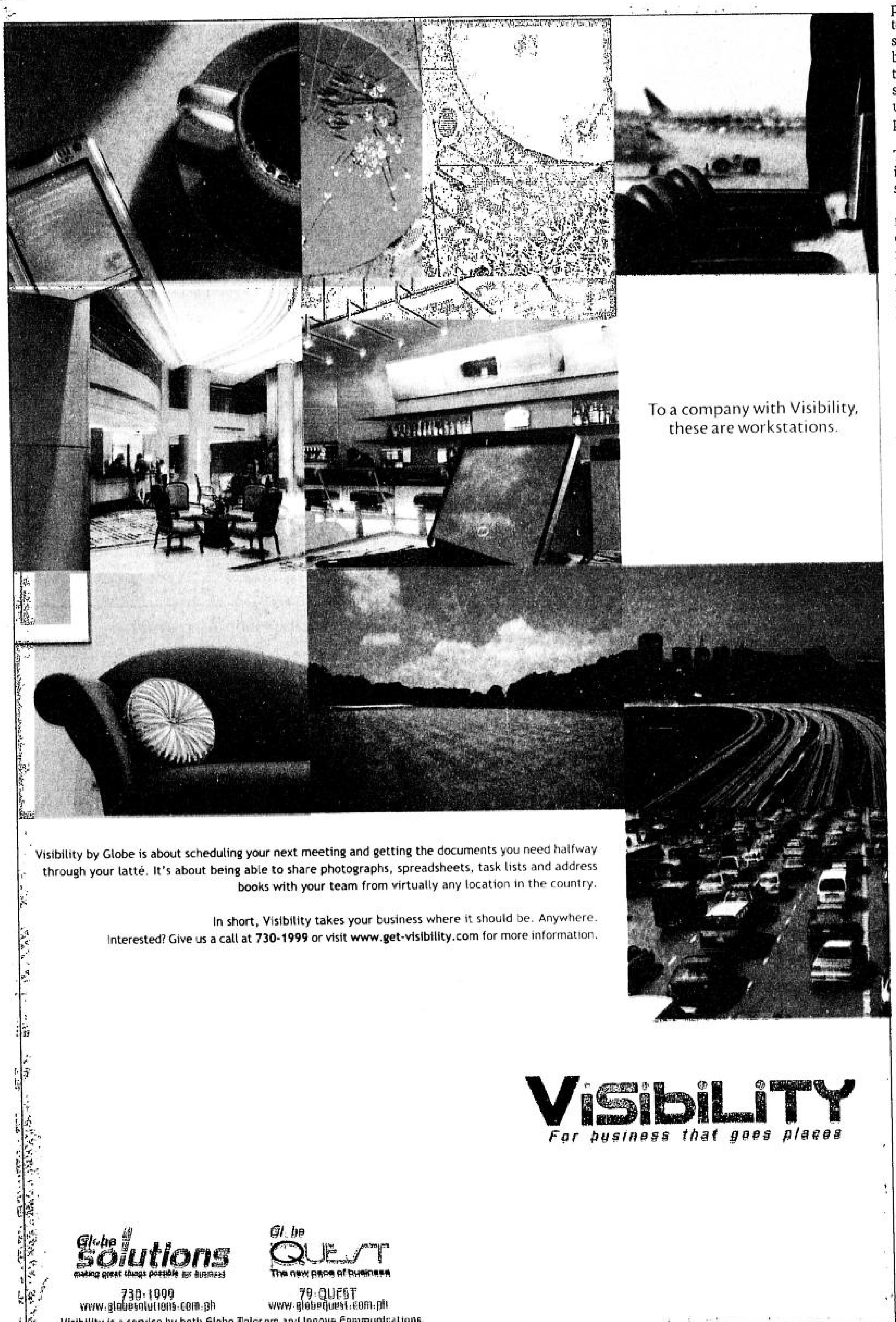
In a text message sent to a TV network, the group made several demands, among them the resignation of President Macapagal-Arroyo before Feb. 22, and that of Armed Forces chief Gen. Generoso Senga, together with other military officials allegedly involved in the "Hello, Garci," controversy.

The CA is celebrating its 70th anniversary today, with the President as the guest of honor.

Meanwhile, the police said that Zaldy Munda, 44, who was caught with two dynamite sticks, five blasting caps and a lighter at the LRT Line-2 Santolan station on Monday afternoon, has no ties with terrorist groups or with forces who want to bring down the government.

"We look at Munda as an ordinary criminal offender. He will be charged with illegal possession of explosives," said Director Vidal Querol, chief of the National Capital Region Police Office (NCRPO) "So far, he has no records at the Intelligence Group or the Intelligence Service of the Armed Forces of the Philippines," said Senior Supt. Felipe Rojas Jr., head of the NCRPO Intelligence Group.

Munda, a construction worker, said the dynamite was intended for a fishpond project in Antipolo City. "I'm no terrorist," he told media. "I'm just an ordinary worker trying to earn a living." *With Luige A. del Puerto and Edson C. Tandoc Jr.*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Alleged kidnap ring leader nabbed at Naia

By Leila B. Salaverria

AGENTS OF THE BUREAU OF Immigration (BI) operatives arrested an Indian man suspected of heading a kidnap-for-ransom group targeting other Indians in the Philippines as he attempted to leave the country.

The suspect, Kulwant Singh, was arrested on Jan. 24 at the Ninoy Aquino International Airport as he was about to board a Singapore Airlines flight to Singapore en route to New Delhi.

Singh was carrying fraudulent travel papers that consisted of a fake reentry permit and an exit clearance certificate, BI commissioner Alipio Fernandez Jr. said.

Fernandez added that according to BI intelligence chief Faizal Hussin, Singh had been summoned by the bureau several times before his arrest to answer allegations that he was involved in kidnapping activities and was using several aliases.

Singh, however, did not bother to show up at the bureau even once.

BI intelligence agents have been trying to locate the suspect but failed because he allegedly kept on moving from one house to another.

Hussin said the kidnap syndicate that Singh allegedly operated victimized other Indians in Rizal province and eastern Metro Manila, which is comprised of Marikina, Pasig, Mandaluyong cities and San Juan town.

He added that BI operatives were also looking for Singh's suspected accomplices.

According to the bureau, Singh could have connections with the group that abducted an Indian businessman in Marikina last week.

Singh was arrested on the same day the police rescued the businessman in San Mateo, Rizal.

One of the suspects the police caught during the operation was another Indian, who allegedly acted as the group's tipster. Another suspect was killed when he shot it out with lawmen.

PNP pays tribute to NCRPO's finest

By Jocelyn R. Uy

THIRTEEN POLICEMEN WILL receive medals for a job well done when the National Capital Region Police Office (NCRPO) celebrates the 15th anniversary of the Philippine National Police (PNP) at Camp Bagong Diwa in Taguig City tomorrow.

Five policemen will receive the Brig. Gen. Ricardo Papa Sr. Award: P03 Joel Borda of the Northern Police District; P03 Disilito Custodio of the Eastern Police District; and P02 Cesar Collado, P02 Jon-Jon Jano and the late P02 Dino Portillo of the Quezon City Police District.

Senior Insp. Dominador Arevalo Jr. of the Manila Police District and the Northern Police District's P02 Guiam Ibrahim will be given the Col. Robustiano Javier Award. Individual awards will be given to Senior Supt. Jose Gentiles, Supt. Ronald Estilles, Chief Insp. Alejandro Yanquiling, SP01 Pablo Selloriquez, P02 Donny Francisco and Senior Insp. Teresita Lim for outstanding performance.

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RP athlete to be stripped of gold

SEA Games taekwondo champ Singson flunks drug test, says POC

By Musong R. Castillo

THE LUSTER OF THE COUNTRY'S SHINING conquest in the 23rd Southeast Asian Games dimmed a bit yesterday after Filipino taekwondo winner Esther Marie Singson was found to have used performance-enhancing drugs. She would be stripped of her gold medal.

Taekwondo gold medalists

ESTHER Singson

MARIE Rivero

KRISTINE Alora

DONALD Geisler

TSHOMLEE Go

JAPOY Lizardo

Philippine Olympic Committee secretary general Steve Hontiveros confirmed that Singson, who won the gold in the bantamweight division, was indeed the athlete who failed the test.

Singson could not be reached for comment, but Mila Menicable, the athlete's godmother and guardian since her childhood days, said the University of Santo Tomas standout was shattered when she learned the news last Sunday. She said Singson still can't believe she flunked the dope test.

"We were shocked," said Menicable, who has been taking care of Singson since the athlete's mother left for the United States, in Filipino. "We know there's no way she could have flunked the test because just before the SEA Games, all of them were tested and she came out negative.

"After the initial tests, they were all quartered, so how could she have tested positive all of a sudden?"

Menicable said Singson has been despondent since Sunday.

"She's been crying a lot and she cannot concentrate on her studies," Menicable said, adding that they are waiting for whatever the Philippine Taekwondo Association will do to act on the matter.

Hontiveros and Dr. Raul Canlas, director of the Philippine Center for Sports Medicine, said the SEA Games Federation would come out with an official statement soon.

Drug tests were randomly conducted on athletes during the biennial Games held from Nov. 27 to Dec. 5 last year. Gold medalists are all required to undergo doping tests also.

Although the drug test result will hardly make a dent on the Philippines' overall victory, it is expected to "cause embarassment," said a POC official who declined to be named.

The Philippines won 113 gold medals, apart from 86 silvers and 96 bronzes, in ruling the Games for the first time since 1977.

Singson, Japoy Lizardo and Kristine Elaine Alora, as well as Athens Olympians Marie Antoinette Rivero, Donald Geisler and Tshomlee Go ruled their respective divisions.

Singson stands to lose the P100,000 in cash incentives the government had already given out to each of the 113 gold medalists.

The athlete also faces possible sanctions from the POC, the Philippine Sports Commission and the national taekwondo association.

La Salle cage squad files leave of absence

By Jasmine W. Payo

DE LA SALLE UNIVERSITY YESterday set in motion its plan to reform its recruitment program by voluntarily pulling out of the UAAP men's basketball competition next season.

In a letter addressed to UAAP board president Fr. Max Rendon, La Salle informed the league yesterday of its decision to take a one-year leave of absence from the senior cage wars only.

There was, however, a slight confusion on the interpretation of league rules regarding leave of absences. League rules state that a member school cannot pull out of one of two compulsory sports: basketball and volleyball.

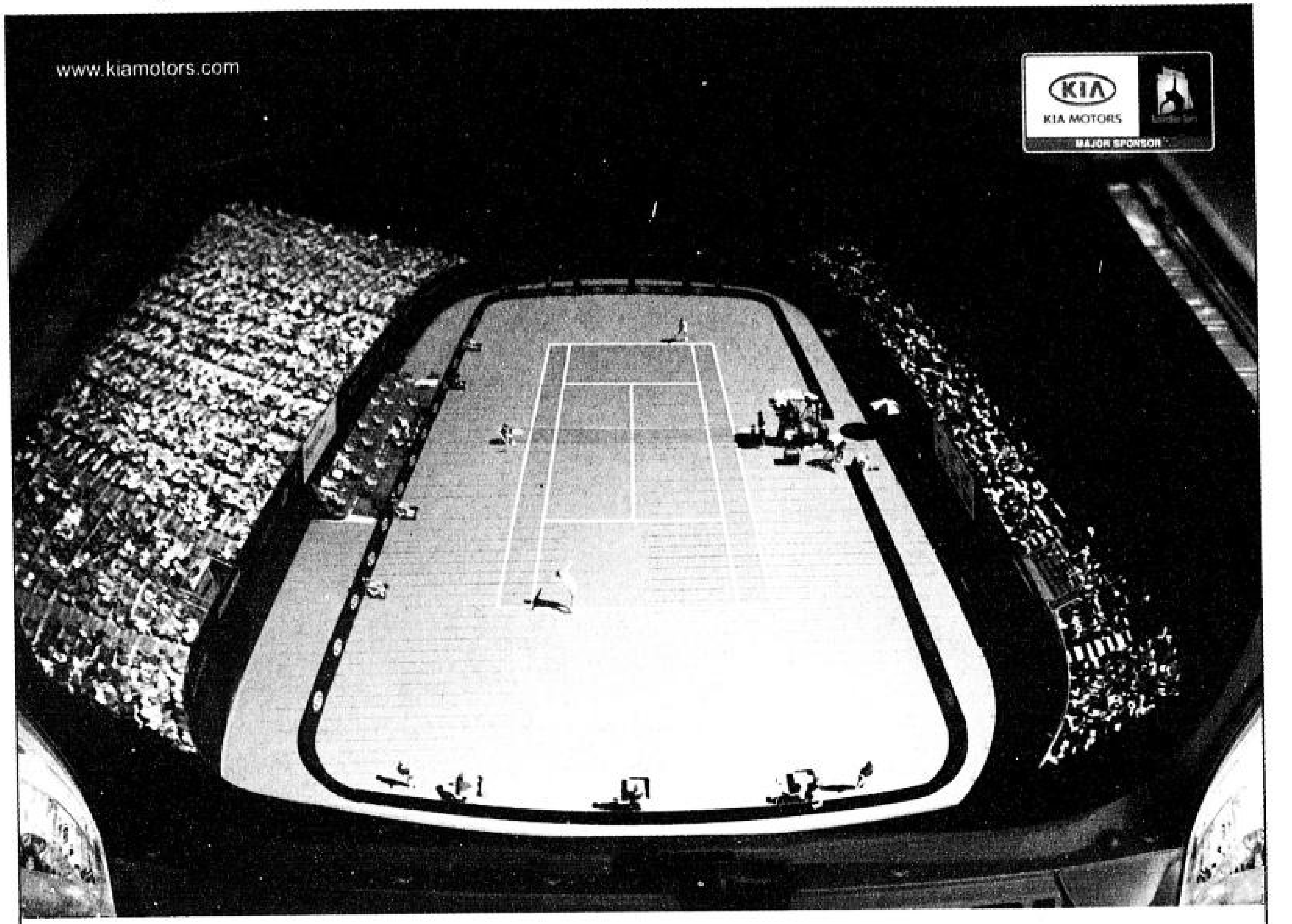
In 1994, Adamson was suspended from all sports for a year after fielding Marlou Aquino in the men's basketball tournament despite academic deficiencies.

Also, despite La Salle's decision to skip one season, sources said that nothing is final since the "content of the letter will be deliberated upon along with the findings" of the eligibility case involving Archers Mark Benitez and Tim Gatchalian.

UAAP representatives remained tight-lipped on La Salle's move, but the league's fact-finding committee recently announced that it would release its decision and recommendations by the end of the month.

In November last year, La Salle executive vice president Dr. Carmelita Quebengco already hinted of the university's plan to take a voluntary leave as part of its clean-up drive in the wake of an eligibility scandal that rocked

LA SALLE/ A20



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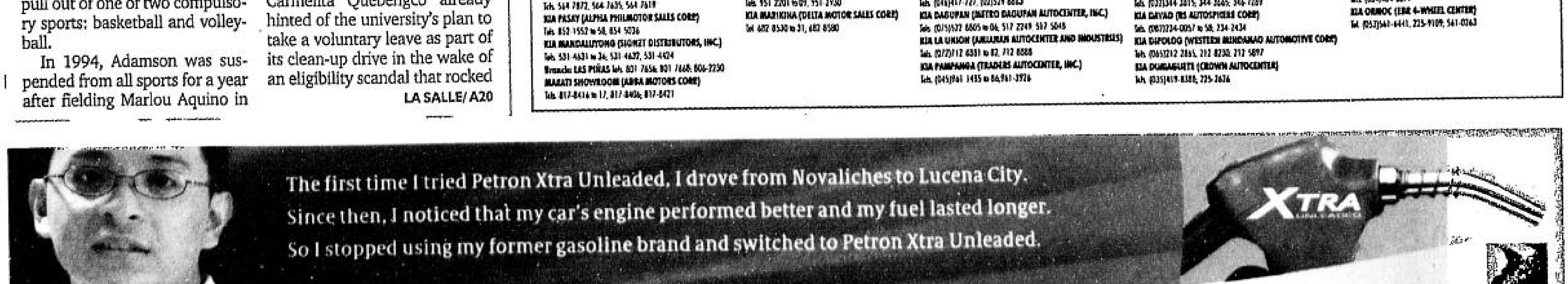

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Bulls, Giants seek finals seats today

GAMES TODAY *(Araneta Coliseum)*
4:40 p.m.—Air21 vs Purefoods
7:35 p.m.—Red Bull vs Barangay Ginebra
Game 1—Ginebra d. Red Bull, 105-100 (OT); Purefoods d. Air21, 94-89
Game 2—Red Bull d. Ginebra, 86-83; Purefoods d. Air21, 88-87
Game 3—Red Bull d. Ginebra, 93-85; Air21 d. Purefoods, 101-87
Game 4—Red Bull d. Ginebra, 88-85; Purefoods d. Air21, 100-90

ON THE VERGE OF FINISHING OFF A fierce rival in the San Mig Coffee-PBA Fiesta Conference, Red Bull will not only have to deal with a little piece of history that Barangay Ginebra is using to prop its hopes up.

It also has to hurdle the temporary loss of its import.

Of the two teams hoping to cut short a series scheduled for seven games, the Bulls are the ones who will have to go through the wringer in their bid to go for the jugular after the league suspended import James Penny yesterday due to his ejection in a bruising Game 4 that Red Bull won.

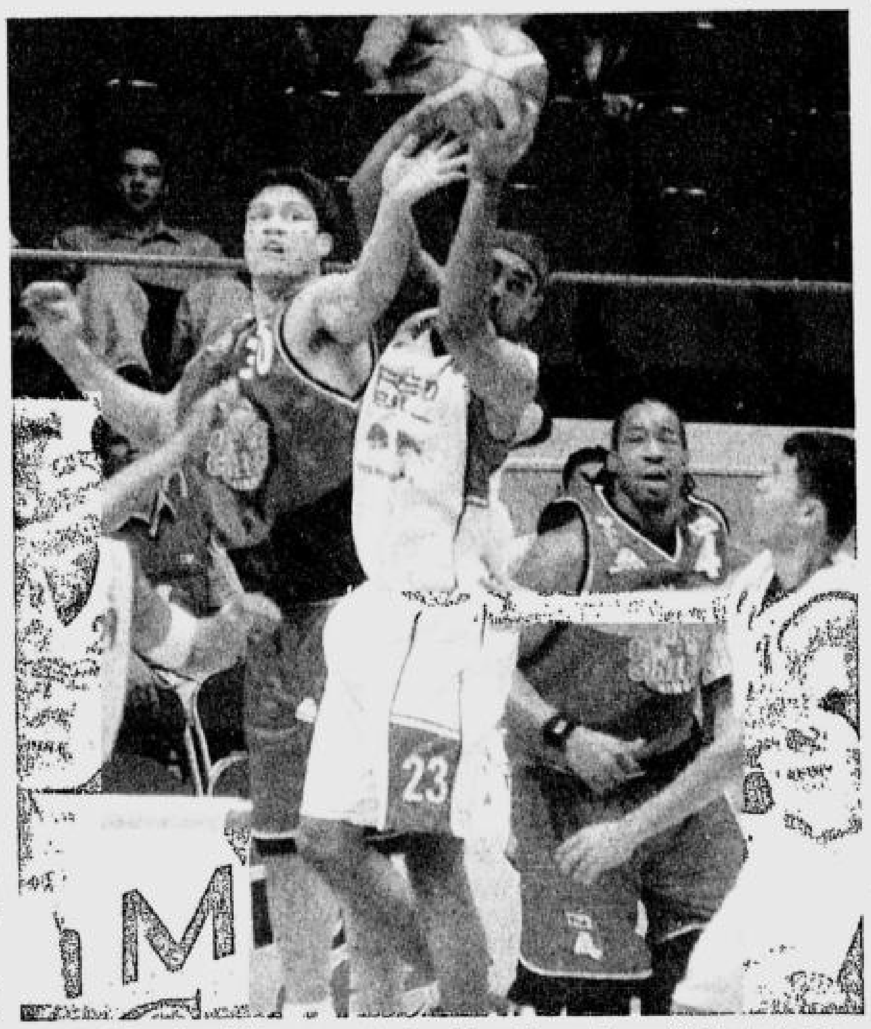
Purefoods, which sports a 3-1 series cushion like Red Bull, is also eyeing a finals stint when it tries to pull the plug on Air21 today. The Giants are on a three-year title drought.

The Barako, who lost a championship duel with the Barangay Ginebra Kings three conferences ago, do not seem to mind the handicap they will be facing in today's Game 5.

"At this point, the next step for us is to stay focused and to try to close it out on Wednesday (today)," said Red Bull coach Yeng Guiao, who steered the Bulls to a highly rugged Game 4 victory that put them on the brink of a Finals' appearance.

It was so rugged that Penny was ejected with 4:27 left to play in the fourth quarter after committing a flagrant foul on Mark Caguioa.

It was his second technical foul in the match, meriting an automatic suspension plus a P5,000 fine.



RED Bull Barako will have to make do without James Penny (23) in tonight's Game 4 of its semifinal series against Barangay Ginebra. RYAN LIM

A veteran referee confessed that the Red Bull-Ginebra feud Sunday night was the most physical he had witnessed since he started blowing the whistle more than a decade ago.

Even former CBA teammates Penny and Ginebra's Chris Porter go at each other the same way Mick Pennisi and Junthy Valenzuela have been grappling with the enforcers on the other side.

Machismo was also at its peak in the Giants-Express contest where Ronald Tubid, brothers Yancy and Ranidel de Ocampo, Gary David, Marquin Chandler and Marc Pingris figured in more than one on-court incident.

"I don't mind physical basketball," said Purefoods coach Ryan Gregorio. "I don't mind hard fouls but there are rules that should be followed."

A victory for the Giants will put them on track to finally satisfy their appetite for a championship—something they haven't tasted since capturing the Governors Cup in 2002, Gregorio's first PBA crown.

June Navarro

FG also deserves a handshake

BARE EYE

Recah Trinidad

LOS ANGELES, CALIFORNIA—YEARS FROM now, when he's older, slimmer and, hopefully, wiser, Jose Miguel Arroyo, husband of Her Excellency, the President of the Philippines, will be telling his grandchildren what happened on the night of Jan. 21, 2006, in Las Vegas, where Manny Pacquiao erected a monument to Filipino resiliency for the whole world to see.

Where were you, grandpa, at ringside? the children would most likely ask.

No, even good-for-nothing mayors and congressmen could be there; I was right there, inside the ring.

Gloria Macapagal-Arroyo will no longer be President by then.

Still, the Arroyo grandchildren cannot be expected to wonder how the First Gentleman had made it on top of the boxing ring.

His power and boundless clout, needless to say, make it possible for the First Gentleman to be where he likes to be, or live and sleep in grand chambers of his choice.

* * *

But will the grandkids applaud and cheer Lolo for being in the wrong place at the right time?

It depends. If their Lola Gloria would happen to be around, they should get her vote, too.

For one, did the President approve of the First Gentleman riding the ring at the height of Pacquiao's triumph in Las Vegas?

From what we've read in Filipino papers circulated here, Mr. Arroyo, using his cellphone, had made it possible for the President to immediately congratulate Pacquiao during the instant celebration that was flashed all over the world.

The First Gentleman, based on the reports, should be thanked for his great gesture of jumping into the wild, wild scene.

* * *

Talking of extremes, Nick Joaquin had written about the "spasm of agony" in one of his true-to-life detective tales.

The First Gentleman, it could be said, provided the happy opposite when he risked his limb to get into the ring "fueled by supreme delight."

It was a tough act, take it from one who happened to be there, what with all the burly, snarling security men guarding the rare moment.

Mr. Arroyo deserves a handshake, or maybe a pat on the back from his dear wife.

We could only express our gratitude that the First Gentleman did not get hurt.

Unfortunately, this could not be said of the countless Filipinos who were all witness to Mr. Arroyo's sacrificial act.

* * *

No need to conduct a survey and get the people's pulse.

The Mike Arroyo sideshow was instantly voted a super turn-off, a deep hurt, based on the response of Filipinos at ringside and those who recognized the ecstatic First Gentleman on the television screen.

Mr. Arroyo was reportedly booed inside full-house cinemas in Metro Manila where the Pacquiao super fight was flashed live.

We also received text messages from those who were present inside the movie houses.

But, in the name of charity, we will no longer divulge the content of the messages.

Did he have to do it? asked Albert Molina, a Mexican construction firm driver who said he won $500 on Pacquiao.

Molina had just delivered lumber to a residence in Cocamonga, where Filipino Jojo Llamoso was supervising work on a poolside game room.

It was all a matter of self-respect. Or resiliency, to be exact, remarked the driver.

* * *

Writing in the Arizona Republic, Norm Frauenhelm captures the hysteria as he calls Pacquiao a national treasure, a crown jewel.

Writes Frauenhelm: "Filipinos can't get enough of him. Politicians, record producers and almost every segment of the island nation have embraced a fighter with a story that is humble and uniquely Filipino, even—or perhaps especially—in defeat."

The writer notes how adulation grew more intense following Pacquiao's defeat against Morales last March: "Pacquiao's blood flowed from a cut above one eye and down his face like tears. There was no way to stop the blood. Yet, Filipino faith in Pacquiao was not shaken. If anything, it appears to have grown stronger, perhaps because in Pacquiao, Filipinos see their own resiliency and ability to come back from defeat."

The writer had seen the best of the Pinoy in Pacquiao. He, too, believed.

He however lost the appetite to continue with his tale after witnessing the worst of the Pinoy as free-loader in that on-ring sideshow.

Mike Arroyo's story was not worth telling, even to his grandchildren.

La Salle files leave of absence

From page A19

the school.

But sources said La Salle officials remain divided over the decision since it would stall the careers of the Archers' senior players and could also jeopardize the university's recruitment program.

La Salle admitted last October that it unknowingly fielded two ineligible players in the past three seasons.

Benitez and Gatchalian submitted fake certificates of their Philippine Educational Placement Test, an exam taken in lieu of a high school diploma, to gain entry in college.

La Salle voluntarily offered to return its 2004 championship trophy.

Benitez still figured in La Salle's runner-up finish in the 2005 season, while Gatchalian was cut from the team last year.

La Salle conducted its own investigation, which tagged Archers assistant team manager Manny Salgado and contractual statistician Raul Lacson as the team officials who helped secure the players' tampered records. Both denied the accusations.

Rain or Shine keeps its title focus

By Jasmine W. Payo

RAIN OR SHINE COACH CALOY GARCIA says the prospect of moving up to the pro league has undeniably excited his team but it has not distracted them from their goal of winning another PBL title.

"The nice thing about the players right now is they're focused on playing in the (PBL) finals," said Garcia in yesterday's PSA Forum. "(The PBA) is far ahead, it's still in September."

Rain or Shine and Magnolia Ice Cream will dispute the PBL Heroes Cup starting tomorrow in Game 1 of their best-of-five championship showdown.

Welcoat Paints, the name previously carried by Rain or Shine, formally joined the PBA as its 10th member in a luncheon meeting last Monday.

Now, all Garcia wants is for the Painters to remain as the most dominant PBL team when they gun for their second straight crown and their seventh overall since joining the league in 1996.

"Game 1 is very important because if you win it, you'll already have the psychological advantage," said Garcia.

Coach Koy Banal concedes that the Ice Cream Wizards have the edge.

"They were in the finals of the last five conferences, so I don't think we have an advantage over them," he said.

PHILIPPINE DAILY INQUIRER

TV GUIDE

Wednesday, February 1, 2006

Watch Pinoy Power in America's Hottest Dance Challenge!
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Channel	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
ABC 5			Winner TV Shopping		PBA				Senuro	PBA					Big News	American Idol 5		Billboard On-Air	
ABS-CBN 2	Kapamilya Cinema				Little Amy	Mr Bean	Naruto	Amazing Twins	Meteor Garden Season 2	TV Patrol World	Gulong Ng Palad	Mga Anghel Na Walang Langit	Only You	Vietnam Rose	Forbidden Love	S.O.C.O			Insider
AXN		The World's Most Extreme Races		Las Vegas		Ripley's Believe It or Not		Lost		24		Mondo Magic	Samsung Sports World	Ultimate Guinness World Records	Ultimate Guinness World Records	CSI: Miami (Season III)		CSI: Crime Scene Investigation (Season 5)	
Cartoon Network	Johnny Bravo	Dexter's Laboratory	Powerpuff Girls	Tom & Jerry Show	Baby Looney Tunes	Codename Kids Next Door		The Grim Adventures Of Billy & Mandy		Power Rangers Wild Force	The Gransazers	Battle B-Daman	Energy Bomb	X-Men Evolution	Samurai Jack	Justice League	Static Shock	Power Rangers Wild Force	The Gransazers
Cinemax				Balmain Boys (4:15 PM)			A Perfect World (5:45 PM)					Patriot Games				Bean (9:55 PM)			Ordinary Decent Criminal
CNN				Business International		World News	World Sport	Larry King Live		Business International		World News Asia		World News	World Sport	World News Asia		World News	World Sport
Disney Channel	Mr Bean The Animated Series	Totally Spies	Art Attack/Un-talkative Bunny	Mickey Mouse and Friends	Lilo & Stitch	Sabrina, The Animated Series	Totally Spies	Kim Possible	Mr Bean The Animated Series	That's So Raven	Wonderful World Of Disney			American Dragon		Mickey Mouse and Friends	Chip N Dale's Rescue Rangers	Wonderful World Of Disney	
ESPN		2005 WPBA Midwest Classic East Peoria		2005 Kaohsiung World Pool C'ship				Boxing Series Friday Night Fights				Sportscenter Asia	Chinese New Year Special 2005 Kaohsiung World Pool Championships				Chinese New Year Special 2005 WPBA Midwest Classic		Sportscenter Asia
ETC		Average Joe		Change of Heart	Elimidate	Blind Date	Fifth Wheel	Seinfeld	Ambush Makeover	The Tyra Banks Show		Veronica Mars		ETC Special		Entertainment Tonight	The Insider	The Tonight Show With Jay Leno	
EWTN	Marriage Works in Christ	Angelus (3:15 PM)	Faith in Motion	Adventures In Odyssey	EWTN Original Productions	Rosary With Mother Angelica	Defending Life	EWTN Gallery	In The Heart Of The Church	Mother Angelica Live Classics		One In Their Hearts	Catholic Social Teaching	Daily Mass (SAP) Live		Angelus (10:15PM)	Carpenter's Shop	Our Father's Plan	
Fox News		Hannity & Colmes		On The Record With Greta Van Susteren		The O'Reilly Factor		Your World With Neil Cavuto		Fox & Friends						Fox News Live			
GMA 7	Kung Mamahalin Mo Lang Ako	Now and Forever	Date With Tiffany		Dragonball Z	Slam Dunk	Frog Prince	24 Oras		Extra Challenge	Sugo	Etheria	Starstruck 3	Jewel In The Palace		Nuts Entertainment			Saksi
Hallmark Channel	Bewitched	Family Law III		Walter And Henry (3:30 PM)			Who's The Boss? II	Bewitched	The Nanny	Strong Medicine		Judging Amy		In Love And War			Sue Thomas: F.B. Eye II		Strong Medicine
HBO		Starship Troopers 2				Men Don't Leave				For Richer Or Poorer				Anaconda			Hellboy		
IBC 13		EZ Shop				Home Shopping Network	IBC Express Balita	EZ Shop		Home Shopping Network		Global Family Songs		Japan Video Topics		Up Close And Personal	IBC News Tonite	Home Shopping Network	
JackTV	The Daily Show With Jon Stewart	The Late Show David Letterman		Heat		Velocity		X-Men Evolution	Street Smarts	Mad TV		That 70s Show	Arrested Development	The Late Show David Letterman		The Late Show David Letterman	Premium Blend	Primetime Glick	Chappelle Show
Lifestyle Network	Country Style	Interiors By Design	Decorating With Style	Decorating Cents	Molto Mario	Sweet Dreams	30 Minute Meals	Bill Boggs Corner	Unwrapped	Wolfgang Puck's	E! Entertainment Special		Style Star	Life & Style		Intimate Portrait		Breathing Room	Genuine Article
MTV Philippines	Jams	Whatever Things	MTV Hits	Hanging Out	The 70's House	Pop Inc		MTV Hits			Aeon Flux	Homecoming	Get Spotted	TRL		Viva La Bam	Laguna Beach	Get Hitch'd	VH1 Video Collections
MYX		Rock MYX	My MYX	Mellow MYX	Urban MYX	Take 5	OPM MYX	MYX Firsts	Star MYX	MYXILOG	Pop MYX	MYX Daily Top Ten		MYX Live!		Urban MYX	My MYX	MYX Backtrax	OPM MYX
National Geographic		Taiwan To The World		Faces And Places		5 Weddings And A Couple Of Funerals	Running For Freedom	Top 5		Wow!		About Asia		Microkillers Watch		Taiwan To The World	Rough Trades	Faces And Places	
NBN		Value Vision		Value Vision		Teledyaryo	Diyos Ko, Mahal Mo Ba Sila?	Talk Ko 'To		Ting ng Bayan (Live)		Teledyaryo				Krusada Kontra Krimen		Bantay OCW With Susan K	
Nickelodeon	Blues Clues	Rugrats	Hey Arnold!	My Life As A Teenage Robot	The Adventures Of Jimmy Neutron			SpongeBob Square Pants/ Zoey 101/All Grown Up Viewers Choice					All Grown Up	As Told By Ginger	Rocket Power	Chalkzone	The Wild Thornberrys	The Angry Beavers	The Brothers Garcia
PBO	Misis mo, Misis ko				Banyuhay				Honey My Love So Sweet				Grease Gun Gang				Lagi Kitang Mamahalin		
Qtv		Bodyguard	Striker Hungry Heart	The Prince Of Tennis	MMS (My Music Station)		Moms		Love At Aegean Sea	Hotelier	All In	Laugh To Laugh: Ang Kulit	Pusong Wagi		News On Q	Balikbayan		MINT (Music Interactive)	
RPN 9	TV Shopping		Defenders Of The Earth	Hey Arnold!	Wild Thornberries	Sponge Bob	As Told By Ginger	Entertainment Tonight	The Insider	Iron Chef		Trading Spouses		Extreme Make-Over		Newswatch Now	Keep Up The Good Work		
SBN 21				New Life TV Shopping				Winner TV Shopping				Oras Ng Himala		Oras ng Katotohanan		SBN Music Video			
Solar Sports		WWC S. Williams vs. E. Dementieva		WWC N. Vaidisova vs. L. Davenport		WWC 2006 Cirstea/Mirza vs. S. Williams/V. Williams			NBA Jam	Sagupaan	Thunder Strikes Again Gutti vs. Damgaard	Sportsdesk					Sportsdesk	IBF China Open Finals Women's Doubles	
Sports Plus					Golf Today	World Game		Superbowl Stories 8		NBA Game Denver @ Sacramento					NBA Game Detroit @ New Jersey				
Star Movies	Garfield The Movie (2:45 PM)			Species (4:15 PM)				Uptown Girls			Harold & Kumar Go To White Castle (7:35 PM)			Starsky & Hutch			The Whole Ten Yards (10:45PM)		
Star World		The Bold & The Beautiful		American Idol 2005	Whose Line Is It Anyway?	Angel		The Simpsons	Malcolm In The Middle	Star News Asia	Friends	American Idol 2005		Medical Investigations		The Practice		Friends	American Idol 2005
Studio 23								Babylon Beyond	Spats	Wazzup Wazzup	The Amazing Race Family Edition		CSI (8:20 PM)	Life As We Know It (9:10 PM)		News Central	Oprah		Just Shoot Me

TV SCHEDULES ARE SUBJECT TO CHANGE WITHOUT PRIOR NOTICE.

Guiao: Ginebra has it worse

IN HUDDLE

Beth Celis

RED BULL IMport James Penny may have been suspended for today's Game 5 of the PBA San Mig Fiesta Cup semifinal series, but coach Yeng Guiao refuses to give up this game for lost.

"*Basta ang alam ko*, God rewards a good and honest effort and there's nothing we can do but play harder and smarter on Wednesday," said Yeng who believes that Ginebra is in a worse situation than Red Bull.

"We'd rather play without an import on Wednesday and be up 3-1, than play with an import and be down 1-3," Guiao said.

"Also, we are comfortable with the thought that we earned our wins the hard and honest way," Yeng explained, prompting me to read deeply between the lines.

Anyway, some of my fellow-scribes strongly feel that the new rule on automatic suspension following an ejection on two technicals should be re-evaluated by the PBA commissioner's office.

"It has many loopholes," one scribe said. "What if something like this happens in Game 7 of the series? One team will be severely handicapped, making the result of the match predictable."

***

Responding to fans who have been wondering why Coke's Rudy Hatfield has not reported for active duty, coach Binky Favis said he is just as in the dark as we all are.

"His papers are all in order," said Binky. "I've been awaiting word from him, but there has been none. Last I heard, he was enrolled in a fireman's course to complete his college curriculum in Michigan. But then again, I was also told by his agent that he's in the Bahamas."

"Knowing how much he loves the game, I cannot comprehend why he isn't here yet," added Binky, who worries about the clock ticking away for Rudy.

"He's not getting any younger, you know, (Rudy was born Sept. 17, 1977, which means he'll be turning 29 this year).

A source close to Rudy could be in a better position to know what's running inside the cager's head. . . and heart. He confided that the cager's decision not to return—whether temporarily or permanently—stems from a deep hurt.

"He wants to get away from somebody he's very much in love with but who continuously breaks his heart," the friend said. "He knows he will not be able to resist her if he's here, that's why he might be staying away from her as far as he could."

Well, now Binky knows that basketball is only Rudy's second love.

***

At the end of the Fiesta Cup quarterfinals, Talk 'N Text's Asi Taulava and Jimmy Alapag were number one and two respectively in the MVP statistical race, followed by Air 21's Renren Ritualo , Purefood's Kerby Raymundo and Air 21's Wynne Arboleda, in that order.

Now that TNT is no longer in contention, PBA statistics head Fidel Mangonon said the picture has changed for sure, with either Renren or Kerby leading the pack. He will know when he collates the data at the end of the semis.

Others currently in the running for Best Player of the Conference honors are Ginebra's Mark Caguioa, Purefoods' James Yap and Jondan Salvador, Red Bull's Enrico Villanueva and Air 21's Ranidel de Ocampo.

"Since the statistical point difference is very close between the candidates, *sa botohan pa rin yan magkakatalo*," said Fidel who reminded me that statistics only accounts for 30% of the total package.

***

Unlike the Araneta Coliseum audience, people who watched the Lettermen concert at the Manila Hotel got a special bonus.

They were serenaded by the country's three tenors who were invited to the show as guest performers,

"We sang songs in German, Spanish, Italian, French and English," said BAP president Joey Lina, one of the three tenors. The other two are MMDA chief Bayani Fernando and Gen. Angelo Reyes. "We also sang 'Love is a Many Splendored Thing' with the Lettermen."

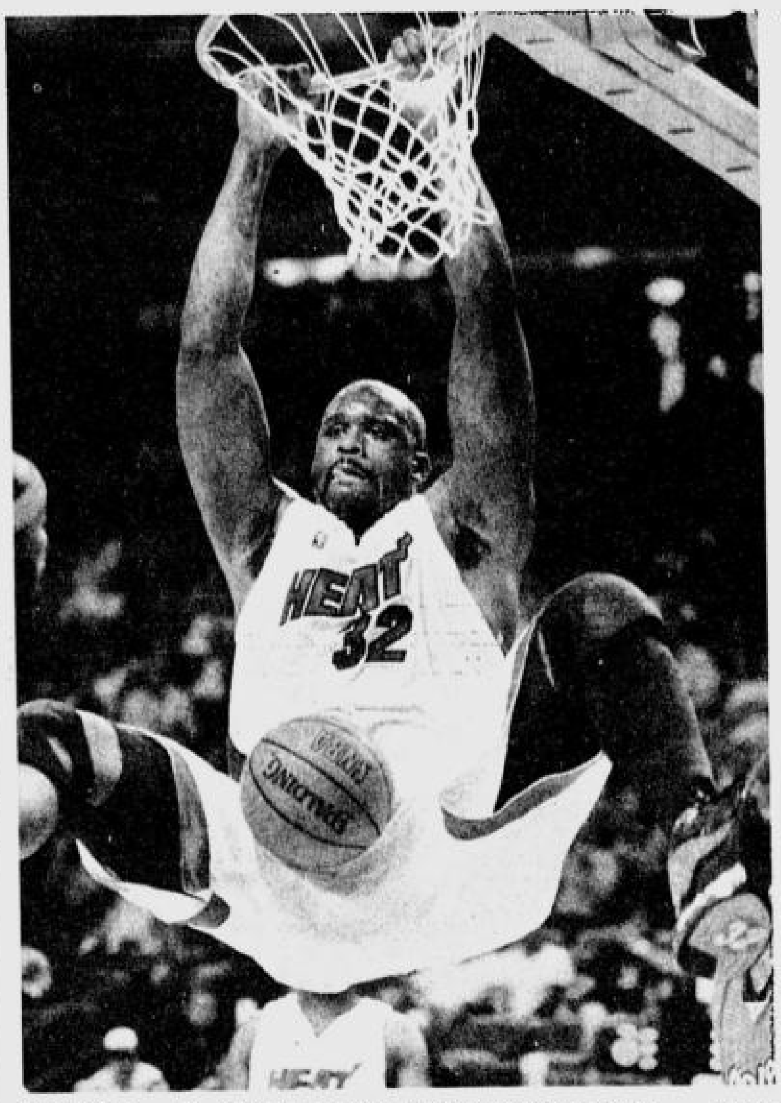
Hey, that's one-upmanship over the Lettermen, who only sang English and beautiful Filipino songs which they had recorded many years ago.

Since they have launched this front act career, I wonder if the trio will also perform in the Zombies Concert which will be staged in many venues, among them the Manila Hotel, where Joey is president.

I, for one, will certainly want to hear the multi-lingual repertoire of our very distinguished singers.

The Zombies, after 38 years, are coming back to Manila for a series of shows at the Hard Rock Café in Glorietta, Makati on Feb. 10 , the Manila Hotel on Feb. 11, Araneta Coliseum, on Feb 13, and the Ynares Center on February 14.

Yao return fails to spur Rockets



MIAMI'S Shaquille O' Neal goes for a dunk against the Clippers. REUTERS

MEMPHIS—YAO MING REturned to the Houston lineup on Monday after a 21-game injury layoff, but the Rockets' were unable to snap out of their recent malaise, going down, 86-77, to the Memphis Grizzlies.

Yao had 15 points and eight rebounds in his return from a foot injury that required surgery, but the Rockets remained firmly grounded, losing their third straight and 11th in 14 games.

Chucky Atkins, who was let go by the Washington Wizards and picked up by the Grizzlies last week, bagged 19 points for Memphis, who earned just their third win in 10 games.

Pau Gasol added 16 points and 11 rebounds to the Memphis cause while Mike Miller added 17 points and Shane Battier 12.

Tracy McGrady had a game-high 23 points and 10 rebounds in the loss.

The Rockets got off to a flying start, leading 24-21, but trailed 43-39 at the intermission.

In Salt Lake City, Tim Duncan had 19 points and eight rebounds, guiding the San Antonio Spurs to a 79-70 victory over the Utah Jazz.

Tony Parker chipped in with 17 points while Bruce Bowen added 13 and Manu Ginobili 10, as the Spurs continued their domination over the Jazz notching their 20th win in 22 meetings and extending their win streak to four games.

Jarron Collins paced the Jazz with 15 points and 10 rebounds while Matt Harpring had 12 points and Andrei Kirilenko 10 in the loss as the Jazz slumped to their fifth defeat in six games.

In Charlotte, LeBron James nailed 30 points, adding six assists and six rebounds, as the Cleveland Cavaliers dumped the Bobcats, 103-91, rolling to their sixth straight win.

Zydrunas Ilgauskas added 19 points and Donyell Marshall bagged 14 for the Cavaliers.

COMPLETE NBA RESULTS: Atlanta 120, New York 101; Miami 118, LA Clippers 114; Cleveland 103, Charlotte 91; Memphis 86, Houston 77; Minnesota 110, Boston 85; New Orleans 94, Milwaukee 93; San Antonio 79, Utah 70; Portland 116, Seattle 111

NBA on TV: Chicago vs Dallas (Solar Sports, 9:30 a.m. with replay at 5:30 p.m.); Denver vs Sacramento (Sports Plus, 7 p.m.); Detroit vs New Jersey (Sports Plus, 9:30 p.m.)

Petron beach volley features balanced field

FROM AMONG THEIR RANKS MAY come the next Michelle Laborte or Cecille Tabuena.

With new players beefing up the 10-team field, the opening leg of the Petron Ladies Beach Volleyball Tournament is expected to feature a more balanced competition for the rest of the season.

Laborte and Tabuena of defending champion Philippine Navy are not yet entered in the Feb. 3 and 4 leg of the tournament at the Clearwater Country Club in Clarkfield, Pampanga, making the two-day competition a wide-open race.

The Navy pair won the 2004 edition of the yearly meet and has always been a top favorite ever since former lady PSC commissioner Tisha Abundo first organized the event three years ago.

They also represented the country in beach volleyball during the last 23rd Southeast Asian Games.

"We've always done our part to help develop beach volleyball here in the country," said Abundo in yesterday's session of the PSA Forum at the main function room of the Pantalan Restaurant in Manila.

Together with Abundo in the weekly sports program sponsored by Pagcor and Manila Mayor Lito Atienza were the charming women of Speedo represented by Abby dela Fuente and ACSAT vice president and athletic director Raoul D. Sia.

Also appearing in the session complete in their Speedo attire were Philippine School of Business Administration (PSBA) players Jessica Ticala, Marichu Radam, Shiela Dumrique and Jessy Dumagat, the St. Francis of Assisi rookie pair of Ingrid Verayo and Aprilyn Mojica and veteran Diane Destajo of City College of Manila, who boldly declared that her team is eyeing nothing less than a semifinal stint.

AMONG those who hope to make an impact—after making a good first impression—in the beach volleyball tournament are (from left) Shiela Maree Dumrique, Diana Ross Distajo, Ingrid Verayo, Jessy Dumagat, Jessica Ticala, Marichu Radam, and Aprilyn Mojica. ERNIE U. SARMIENTO

Health dep't won't encroach on PSC functions

By Marc Anthony Reyes

THE PHILIPPINE SPORTS COMMISSION (PSC) AND the Department of Health (DOH) have finally reached a working compromise yesterday, laying to rest the disquiet caused by the issuance of the controversy-riddled Executive Order 441.

The DOH agreed that it will confine itself to the health and fitness of the national athletes, provide a voice for the PSC in cabinet meetings and withdraw a prickly implementing order whose draft called for a review of the PSC's policies and programs.

The DOH, instead, will act as an "oversight committee" to the PSC mandate on more than 1,000 athletes. The PSC, on the other hand, will form a separate group which, together with a counterpart group from the DOH, will make up a committee that will report directly to President Gloria Macapagal-Arroyo.

"It's all clear now and we are happy that this issue has been settled," said PSC chair Butch Ramirez who sent commissioner Ambrosio de Luna and PSC lawyers to meet with DOH undersecretaries yesterday.

Ramirez said the confusion stirred by the executive order, signed July last year, was heightened when the PSC saw the draft of the implementing order authored by the DOH's monitoring group seeking the health department's review of the PSC's policies.

"That's were we are taken aback," said Ramirez. The PSC chief said the DOH quickly withdrew the draft.

De Luna reported that the DOH offered to be the PSC's parent department in cabinet meetings where it can raise concerns of the national athletes.

De Luna said the DOH won't meddle in the PSC's major functions such as grassroots sports development and dealing with the Philippine Olympic Committee and the national sports associations.

MORAL SUPPORT

Conrad Anker (second from left), a respected international mountaineer, arrived recently to meet with The First Philippine Mt. Everest Expedition team and to express his support for their bid to conquer the world's highest peak. He also came to promote his book on his discovery of Everest explorer George Mallory, who disappeared in 1924 while attempting a similar climb. With him are members of the FPMEE, (from left) Janet Bellarmino, Erwin Emata and John Tronco.

₱300,000 awaits pro-am winner; listing extended

THE PRO WINNER OF THE 5TH KONICA MInolta National Pro-Am will pocket P234,940 out of the total pot of P1.7 million staked in the tournament set for Feb. 7-11 at Riviera's Langer.

The winning amateurs will receive gift certificates from main presenter U-BIX Corp. through its chair and CEO, lawyer Bert Bravo.

The listing deadline has been extended up to Feb. 3. The event is backed up by Grappa's Restaurant, Pivo Praha and S-Yard and supported by Toyota Motors Phils., Gopez Corporation, Mizuno Master Sports, BMG Solar, DHL, WWWExpress, First Gentleman Foundation, SMC, Pagcor, Rowell, PSC, Epson, Riso, Brother, Casio, Okamura, ServiceMaster, Pacsports, Metrobank, PCI Bank, Land Bank, UCPB, BPI, Equitable Bank, Union Bank, Air21, Airlift Asia, Inc., Wallem Shipping, Ayala Land Sales & Industrial Waste Systems, Inc. through Mr. Gerry Handog.

Toyota Motor Corp. will stake two Innovas as hole-on-one prizes on Feb. 7 during the Celebrity Pro-Am and on the tournament proper Feb. 8-11.

The first 100 teams will have priority in the one-ball, twosome format that requires players of a team to hit their ball alternately.

The second-placed pro will gain P157,862.

Gabitan beats all comers, captures Poker King title

ANTHONY GABITAN OUTSMARTED ALL COMERS TO crown himself 2005 Poker King Challenge champion after a gruelling six-hour finals at the Airport Casino Filipino Parañaque last Saturday.

It was a fitting climax to 10 months of intense no-wager poker competitions that drew a total of 350 entries in qualifying legs held in Metro Manila, Angeles, Tagaytay and Cebu.

Finishing second to Gabitan, who represented Metro Manila, was Cebu's Mike Tyler. Pico Ching took third place, followed by Jason Lim, Federico David and Nicolo Palo, in that order.

Eighteen players—the top three qualifiers from each of the six legs—vied in the finals conducted jointly by the Poker Club of the Philippines and Casino Filipino.

In addition to trophies and gift items and certificates from sponsors Pagcor, Jack Daniels, Ralph's Wines, Bicycle Playing Cards/Star Paper, Hyatt Hotel and Casino, Cinnabon, MyReviewerOnline, Gabitan, Tyler and Ching also earned berths in the Philippine Poker Tour Million-Peso Hold'em Championship on April 8.

SAPC downs St. James

DEFENDING CHAMPION SAN Antonio de Padua College (SAPC) defeated erstwhile leader St. James College of Malabon, 25-23, 22-25, 15-8, in the 11th Milo Best Women's Volleyball League at the Xavier School gym in San Juan.

The SPAC spikers notched their third victory in four matches in the tournament organized by Nic Jorge's BEST Center and sponsored by Milo.

School of St. Anthony, St. Scholastica's College and University of the Philippines Integrated School downed their respective foes for similar 3-1 records.

Xavier rips UNO, sweeps elims

JOHN WOODWARD CO CAME AWAY WITH A tournament-high 53 points as Xavier School routed UNO High School, 122-61, to sweep the elimination round of the 2006 Metro Manila Tiong Lian Basketball Association-Hitachi Cup tournament at the UNO gym in Manila.

Co, a 6-3 find from Bacolod City who is being eyed by UAAP teams Ateneo, La Salle and the University of the Philippines, also finished with 16 rebounds.

Three other Xavier mainstays— Charles Tiu, Philmon Yao and Philip Ong—also scored in double figures.

St. Jude Catholic School, with Carl Cua finishing with 20 points and 27 rebounds, nipped defending champion St. Stephen High, 63-60, to close out with a 4-2 record, just behind Chiang Kai Shek's 4-1.

SAN BEDA HOSTS CAGEFEST

Tangkad Sagad goes South

THE CHERIFER TANGKAD SAGAD Basketball Tournament swings to the Metro Manila South zone when San Beda College hosts the second leg on Feb. 4-5 in Alabang.

De La Salle-Lipa and Imus Pilot Elementary School in Cavite lead the institutions which have signified their participation in the next leg of the 5-on-5 event for boys aged 12-and-under together with Buli ES, Cupang ES, Alabang ES, Almanza ES, Pilar Village ES, Moonwalk ES, South Crest School and Soldier Hills ES.

The list includes San Antonio ES, Laguna North Western College, Central San Pedro ES, San Vicente ES, Lourdes-Mandaluyong, hosts San Beda-Alabang and DITA ES.

Cherifer product manager Tom Meneses, tournament director Edmundo "Ato" Badolato and organizer Bernard Ocampo were elated by the big turn-out and high quality of the games during the kickoff leg.

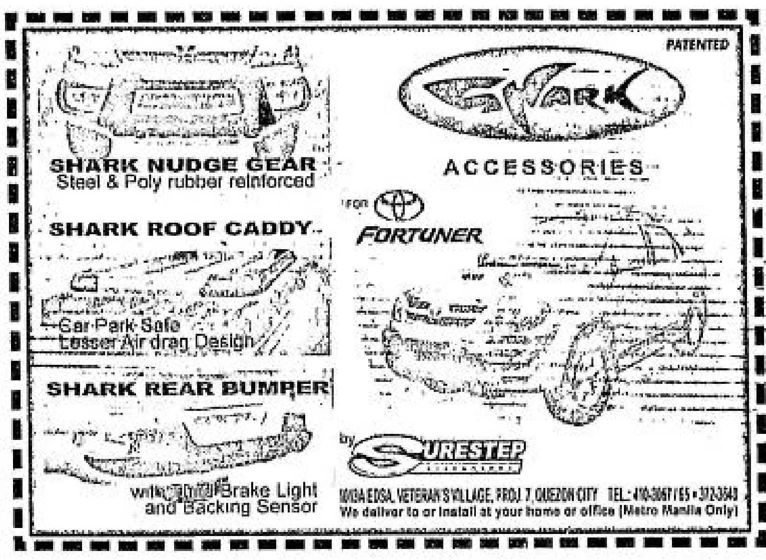
All teams will be given Cherifer playing jerseys.

Rising star Garcia tops student chessfest

SAN BEDA standout Jan Emmanuel Garcia emerged as champion in the under 14-student division of the ACCA chessfest held over the weekend at the Pearl Plaza Mall in Parañaque City. Garcia, student of veteran coach Henrsky Mariano, scored a perfect score in the one-day tournament organized by the Active Chess Center of Asia Inc. Other winners in the student division were Robert Franz Grafil of Colegio de San Pascual Baylon, Bulacan, second placer; Eugenio de Ramos of San Sebastian College, third; and Joseph Turquiza of St. Ignacius Academy, fourth.

3-cocker on today

ANOTHER 3-cock derby is scheduled tonight at the fully air-conditioned Makati Coliseum with more than 50 fights lined up. The derby is sponsored by B-Meg Derby Ace and hosted by Capt. Leo Magpantay, who will be supported by WTJ Sports and Amusement Corp. Sixty-four fights were held Monday night in the WTJ 3-cock derby and six entries shared the title: Together Again of Pepito Ngo, Singkamas Pride of Pete Ison, Practice Land of Efren Cantilas, Palasan Secret of Jun Pascual, Jannele of E. R. Bentong and Be Nice. For reservation of cockhouses, call 896-3545 and 895-6475.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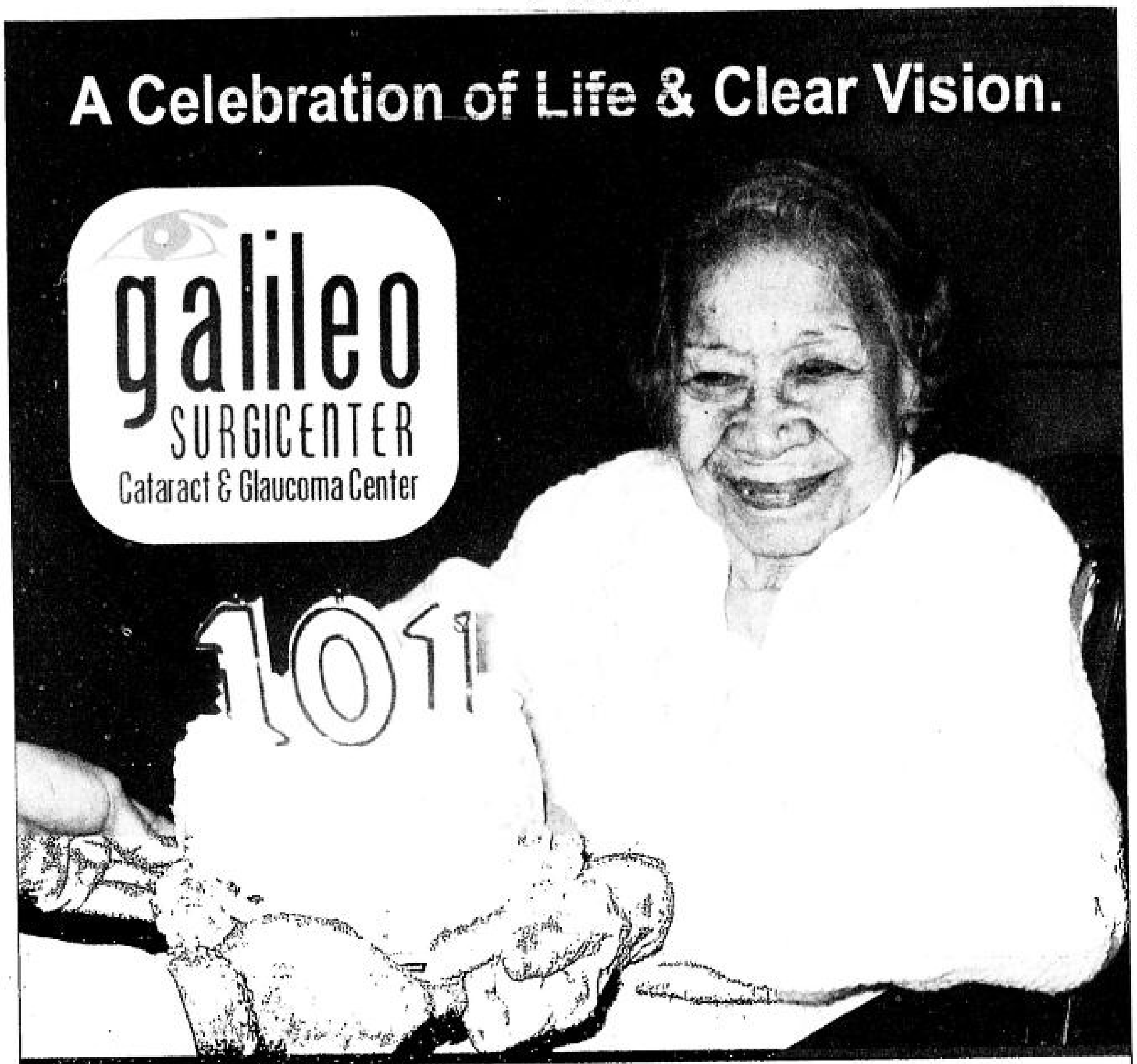

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EN NMENT

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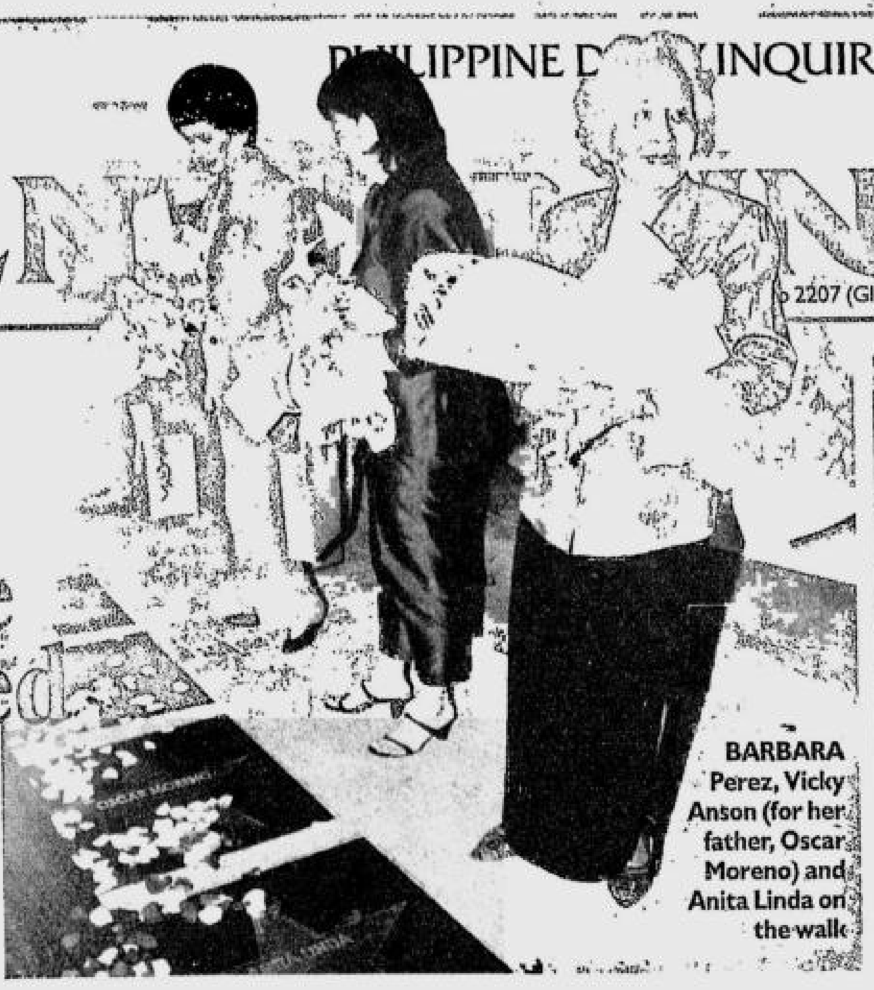


BARBARA Perez, Vicky Anson (for her father, Oscar Moreno) and Anita Linda on the walk

RP MOVIE queens Gloria Romero and Susan Roces

20 more Walk of Fame stars unveiled

By Marinel R. Cruz
Photos by Ryan Lim

"THE CONTRIBUTION of these artists to our society is invaluable. It's sad that people in government seem to forget this important fact. The initiative should come from them, but to wait for them to act on this means to wait for a long time."

Thus, veteran actor and television host German Moreno told INQUIRER Entertainment, at the "Walk of Fame" at the Eastwood City activity area in Libis, Quezon City. On Saturday, 20 new stars were unveiled, in addition to the first batch of 21 inaugurated on Dec. 1.

The Walk of Fame, Moreno's brainchild, is patterned after the Hollywood Walk of Fame in Los Angeles, California.

"We also want to show respect and appreciation for, and give importance to, our artists," said Moreno in his welcome speech during the program.

Found on the Hollywood Walk of Fame—along Hollywood Boulevard and Vine Street—are more than 2,000 stars with the names of artists honored by the Hollywood Chamber of Commerce for their contribution to the entertainment industry in the United States.

Honored on Saturday night were Christopher de Leon, Lilia Dizon, Hilda Koronel, Pilita Corales, Delia Razon, Anita Linda, Jose Marie Gonzales, Tony Santos Sr.(+), Mario Montenegro (+), Boots Anson-Roa;

Lolita Rodriguez, Oscar Moreno (+), Barbara Perez, Jose Padilla (+), Rosa Rosal, Fred Montilla (+), Armando Goyena, Charito Solis (+), Eddie Rodriguez (+) and Efren Reyes Sr. (+)

The first batch consisted of Sharon Cuneta, Fernando Poe Jr. (+), Susan Roces, Joseph Estrada, Vilma Santos, Nora Aunor, Gloria Romero, Dolphy, Eddie Garcia, Ramon Revilla Sr.;

Atang de la Rama (+), Rogelio dela Rosa (+), Carmen Rosales (+), Fernando Poe Sr. (+), Nida Blanca (+), Leopoldo Salcedo (+), Amalia Fuentes, Tita Duran (+), Pancho Magalona (+), Nestor de Vila (+) and Katy de la Cruz (+).

Next batch

The third batch will be inducted in March or April, according to Glenn Bacolor, marketing manager of Walk of Fame Philippines.

"We plan to limit the number of inductees to four or five—[maybe] Maricel Soriano and Roderick Paulate plus two more artists," Bacolor told INQUIRER Entertainment.

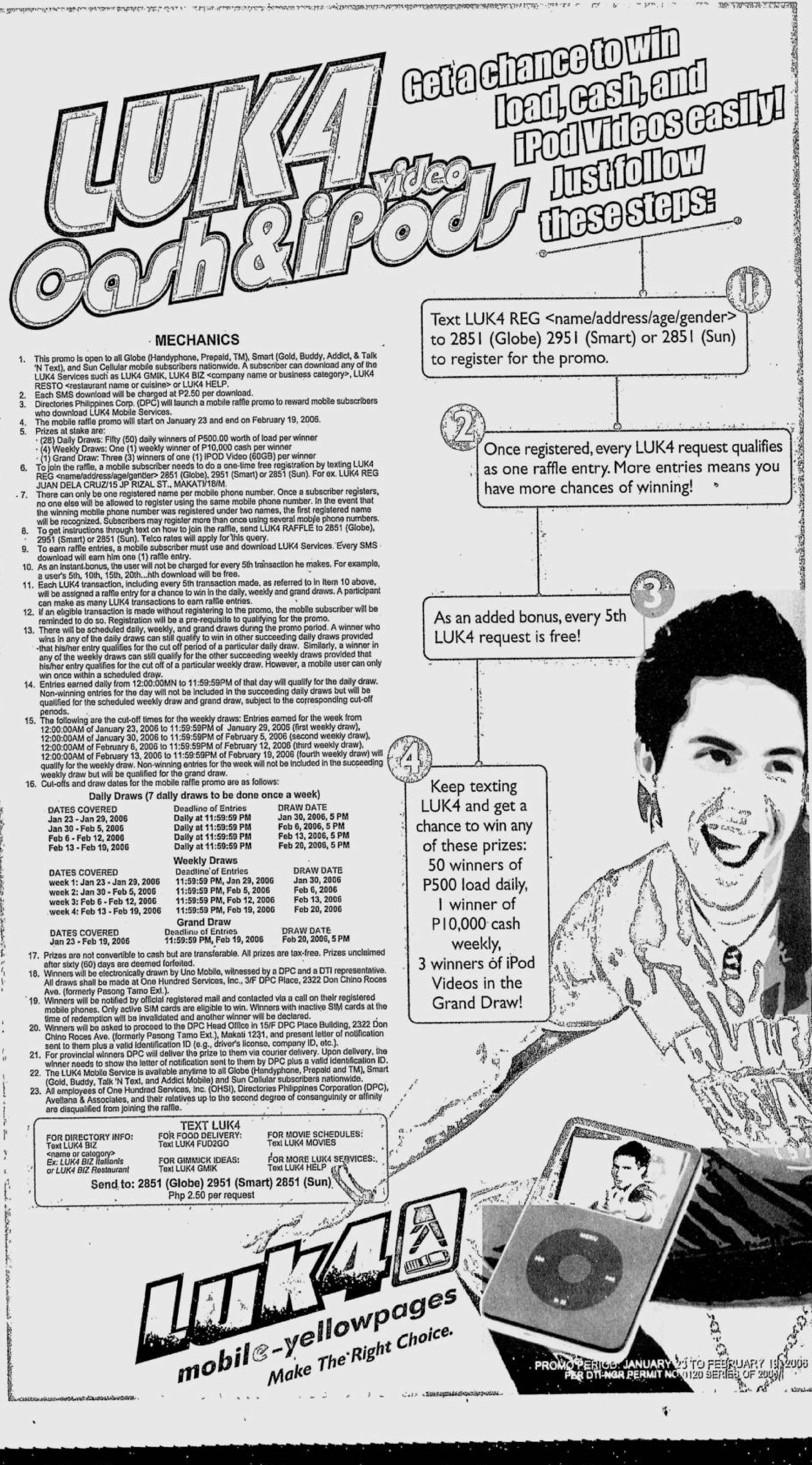
The task of choosing which personality should be given a star on the walk is shared by Moreno, WoF Phils., Movie Workers Welfare Foundation (Mowelfund) and the Eastwood City Management, according to Mike Marquez, WoF managing director.

"Right now, all our inductees are undisputed industry greats. But later on, there may be gray areas, so there is a move to create an official selection body," Marquez explained. "Soon, we may also be honoring recording artists and athletes."

The tribute star is a granite block with a five-pointed star with brass trimming. The artist's name is also engraved in brass. Each star reportedly costs P12,000 to make.

During Saturday's proceedings, the inductees received goodie bags that each contained a prototype star, a Wall of Fame mug and a fortune plant.

GERMAN Moreno escorts Boots Anson-Roa.



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1. This promo is open to all Globe (Handyphone, Prepaid, TM), Smart (Gold, Buddy, Addict, & Talk 'N Text), and Sun Cellular mobile subscribers nationwide. A subscriber can download any of the LUK4 Services such as LUK4 GMIK, LUK4 BIZ <company name or business category>, LUK4 RESTO <restaurant name or cuisine> or LUK4 HELP.
2. Each SMS download will be charged at P2.50 per download.
3. Directories Philippines Corp. (DPC) will launch a mobile raffle promo to reward mobile subscribers who download LUK4 Mobile Services.
4. The mobile raffle promo will start on January 23 and end on February 19, 2006.
5. Prizes at stake are:
   - (28) Daily Draws: Fifty (50) daily winners of P500.00 worth of load per winner
   - (4) Weekly Draws: One (1) weekly winner of P10,000 cash per winner
   - (1) Grand Draw: Three (3) winners of one (1) IPOD Video (60GB) per winner
6. To join the raffle, a mobile subscriber needs to do a one-time free registration by texting LUK4 REG <name/address/age/gender> 2851 (Globe), 2951 (Smart) or 2851 (Sun). For ex. LUK4 REG JUAN DELA CRUZ/15 JP RIZAL ST., MAKATI/18/M.
7. There can only be one registered name per mobile phone number. Once a subscriber registers, no one else will be allowed to register using the same mobile phone number. In the event that the winning mobile phone number was registered under two names, the first registered name will be recognized. Subscribers may register more than once using several mobile phone numbers.
8. To get instructions through text on how to join the raffle, send LUK4 RAFFLE to 2851 (Globe), 2951 (Smart) or 2851 (Sun). Telco rates will apply for this query.
9. To earn raffle entries, a mobile subscriber must use and download LUK4 Services. Every SMS download will earn him one (1) raffle entry.
10. As an instant bonus, the user will not be charged for every 5th transaction he makes. For example, a user's 5th, 10th, 15th, 20th...nth download will be free.
11. Each LUK4 transaction, including every 5th transaction made, as referred to in item 10 above, will be assigned a raffle entry for a chance to win in the daily, weekly and grand draws. A participant can make as many LUK4 transactions to earn raffle entries.
12. If an eligible transaction is made without registering to the promo, the mobile subscriber will be reminded to do so. Registration will be a pre-requisite to qualifying for the promo.
13. There will be scheduled daily, weekly, and grand draws during the promo period. A winner who wins in any of the daily draws can still qualify to win in other succeeding daily draws provided that his/her entry qualifies for the cut off period of a particular daily draw. Similarly, a winner in any of the weekly draws can still qualify for the other succeeding weekly draws provided that his/her entry qualifies for the cut off of a particular weekly draw. However, a mobile user can only win once within a scheduled draw.
14. Entries earned daily from 12:00:00MN to 11:59:59PM of that day will qualify for the daily draw. Non-winning entries for the day will not be included in the succeeding daily draws but will be qualified for the scheduled weekly draw and grand draw, subject to the corresponding cut-off periods.
15. The following are the cut-off times for the weekly draws: Entries earned for the week from 12:00:00AM of January 23, 2006 to 11:59:59PM of January 29, 2006 (first weekly draw), 12:00:00AM of January 30, 2006 to 11:59:59PM of February 5, 2006 (second weekly draw), 12:00:00AM of February 6, 2006 to 11:59:59PM of February 12, 2006 (third weekly draw), 12:00:00AM of February 13, 2006 to 11:59:59PM of February 19, 2006 (fourth weekly draw) will qualify for the weekly draw. Non-winning entries for the week will not be included in the succeeding weekly draw but will be qualified for the grand draw.
16. Cut-offs and draw dates for the mobile raffle promo are as follows:

Daily Draws (7 daily draws to be done once a week)

DATES COVERED	Deadline of Entries	DRAW DATE
Jan 23 - Jan 29, 2006	Daily at 11:59:59 PM	Jan 30, 2006, 5 PM
Jan 30 - Feb 5, 2006	Daily at 11:59:59 PM	Feb 6, 2006, 5 PM
Feb 6 - Feb 12, 2006	Daily at 11:59:59 PM	Feb 13, 2006, 5 PM
Feb 13 - Feb 19, 2006	Daily at 11:59:59 PM	Feb 20, 2006, 5 PM

Weekly Draws

DATES COVERED	Deadline of Entries	DRAW DATE
week 1: Jan 23 - Jan 29, 2006	11:59:59 PM, Jan 29, 2006	Jan 30, 2006
week 2: Jan 30 - Feb 5, 2006	11:59:59 PM, Feb 5, 2006	Feb 6, 2006
week 3: Feb 6 - Feb 12, 2006	11:59:59 PM, Feb 12, 2006	Feb 13, 2006
week 4: Feb 13 - Feb 19, 2006	11:59:59 PM, Feb 19, 2006	Feb 20, 2006

Grand Draw

DATES COVERED	Deadline of Entries	DRAW DATE
Jan 23 - Feb 19, 2006	11:59:59 PM, Feb 19, 2006	Feb 20, 2006, 5 PM

17. Prizes are not convertible to cash but are transferable. All prizes are tax-free. Prizes unclaimed after sixty (60) days are deemed forfeited.
18. Winners will be electronically drawn by Uno Mobile, witnessed by a DPC and a DTI representative. All draws shall be made at One Hundred Services, Inc., 3/F DPC Place, 2322 Don Chino Roces Ave. (formerly Pasong Tamo Ext.).
19. Winners will be notified by official registered mail and contacted via a call on their registered mobile phones. Only active SIM cards are eligible to win. Winners with inactive SIM cards at the time of redemption will be invalidated and another winner will be declared.
20. Winners will be asked to proceed to the DPC Head Office in 15/F DPC Place Building, 2322 Don Chino Roces Ave. (formerly Pasong Tamo Ext.), Makati 1231, and present letter of notification sent to them plus a valid identification ID (e.g., driver's license, company ID, etc.).
21. For provincial winners DPC will deliver the prize to them via courier delivery. Upon delivery, the winner needs to show the letter of notification sent to them by DPC plus a valid identification ID.
22. The LUK4 Mobile Service is available anytime to all Globe (Handyphone, Prepaid and TM), Smart (Gold, Buddy, Talk 'N Text, and Addict Mobile) and Sun Cellular subscribers nationwide.
23. All employees of One Hundred Services, Inc. (OHSI), Directories Philippines Corporation (DPC), Avellana & Associates, and their relatives up to the second degree of consanguinity or affinity are disqualified from joining the raffle.

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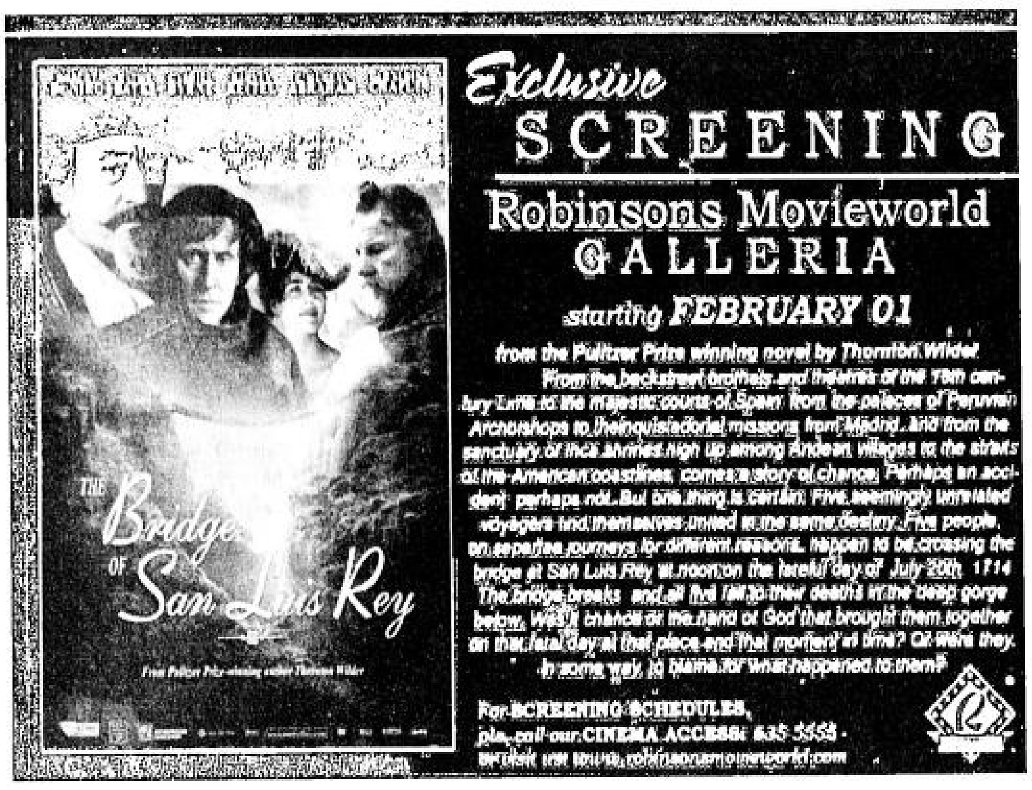
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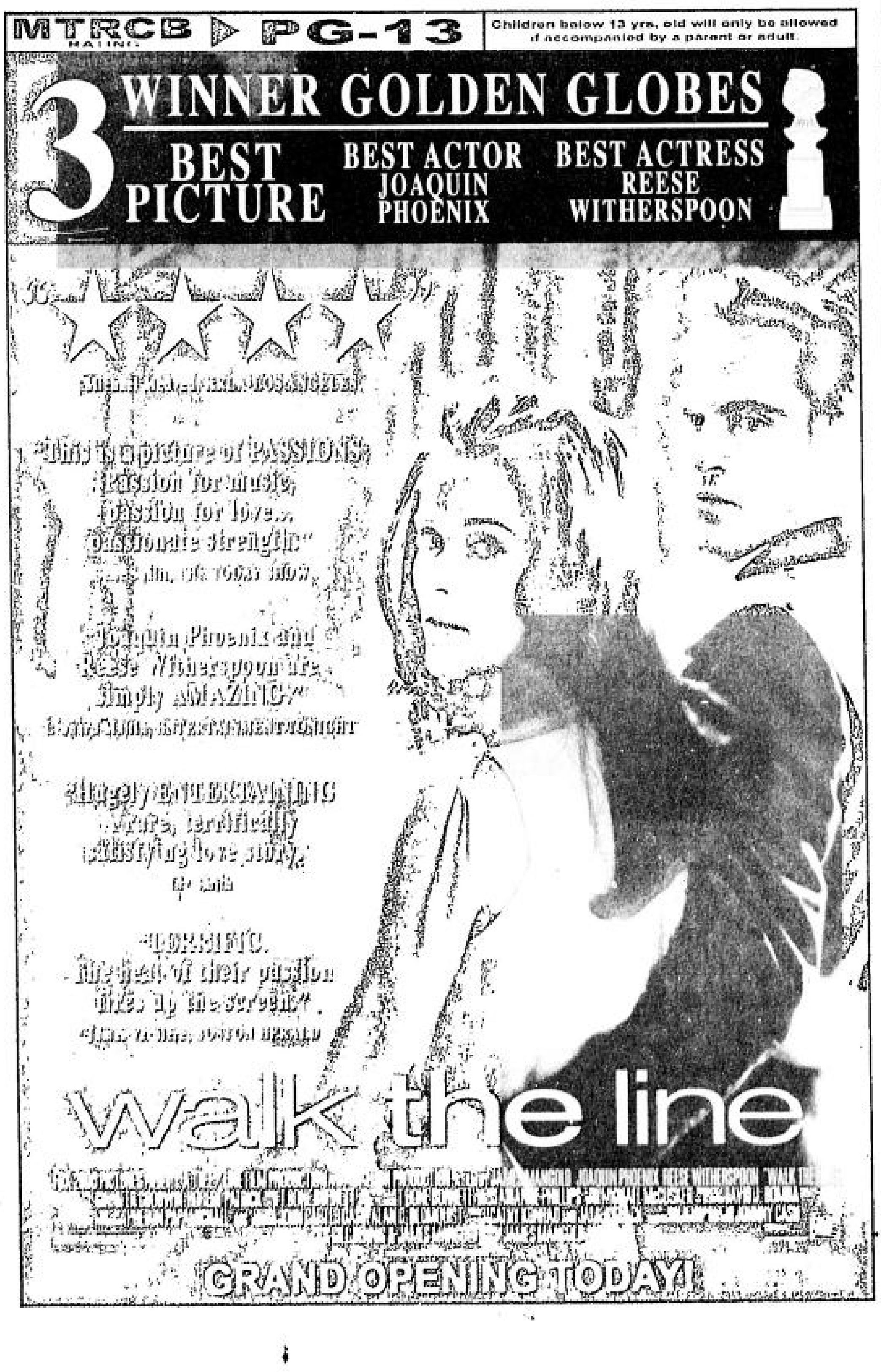
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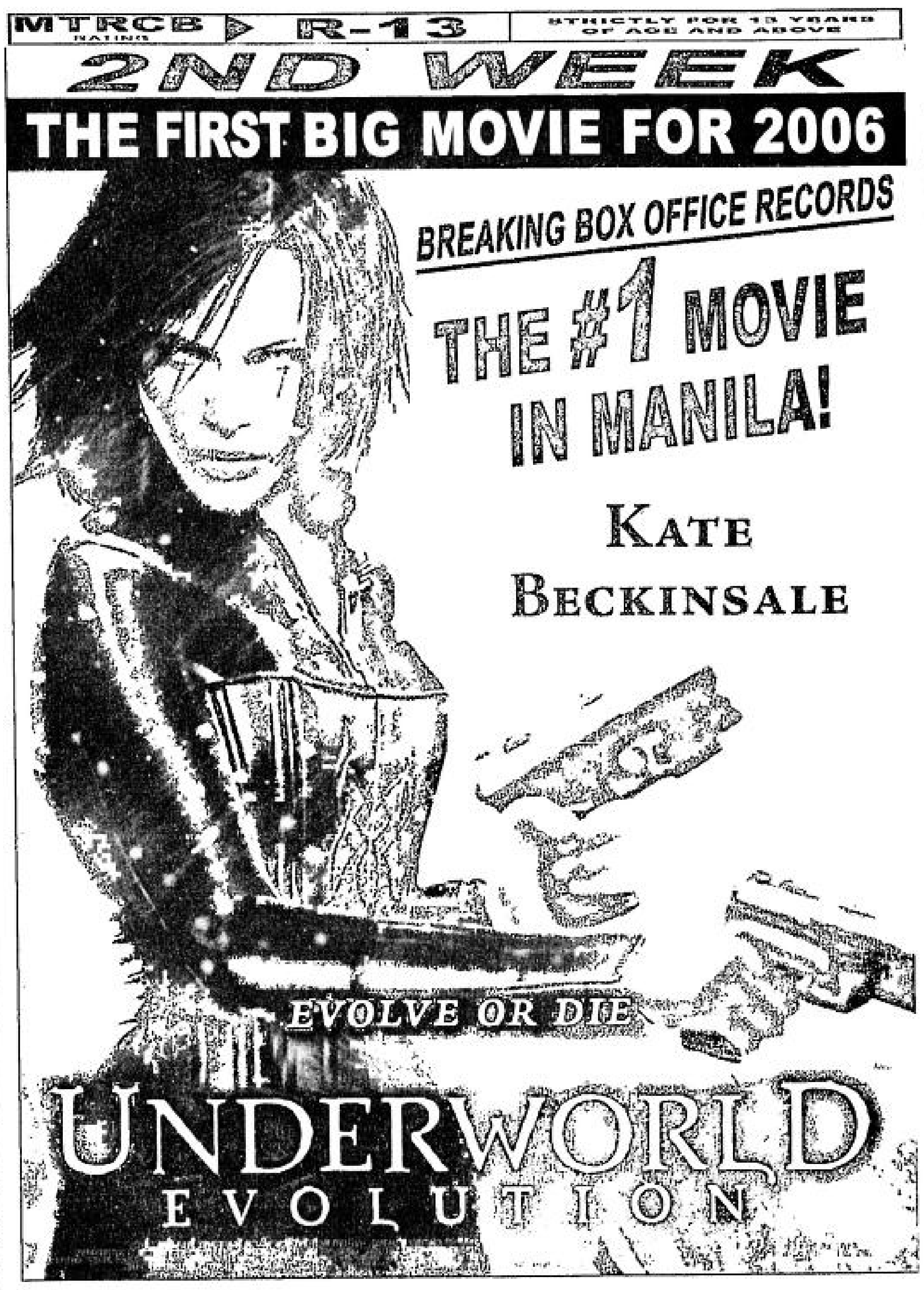
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Because romance is paradise

SHOW TIME

"KALAPANA IN PARadise," from Strats Plus Events Management, is set at the Philippine International Convention Center on Feb. 13 and 14, and at the Waterfront Hotel in Cebu City on Feb. 15.

Reuniting with their Manila fans will be DJ Pratt, Malani Bilyeu, Kenji Sano, Gaylord Kalani Holomalia, Lindsay Zanuck Kapala, Manoha Garin Poliah and Paolo Tatsuo. Call 8717577.

Gaylord answered these questions for Showtime:

If you don't have a concert, how do you celebrate Valentine's Day?

I take my family out to dinner.

What's the most romantic Valentine's Day you've ever experienced?

I think every Valentine's Day is romantic. I always spend it with my wife, of course.

What's an ideal Valentine date for you—setting, food, place?

I think atmosphere is the most important factor... indulge your partner with a romantic setting.

Who is your *fantasy* Valentine date—excluding your spouse/partner?

Hmmmm, let me see... so many... ah yes! I think it would be Linda Lovelace or Debbie from Dallas. Just a fantasy, you said!

What, for you, is the most romantic love song?

"One in a Million You."

Other than you and your show's co-stars, who would you like to watch in a Valentine show?

There's no one on my mind right now.

Why should we watch your show instead of the others'? What can your audience expect?

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DK Tijam at Suburbia

Tomorrow

MYMP at Suburbia

February 3

- **MYMP** in a pre-Valentine concert at the **Araneta Coliseum**. Call 911-5555
- "Amor Mitch mo" (Not A Valentine Show) with **Mitch Valdes** at **Teatrino**, **Promenade Greenhills**; 9 p.m.
- "El Niño-La Niña," a pre-Valentine concert with **Nyoy Volante** and **Nina** at the **Music Museum**.

H'wood actors pick 2005 best . . .

From page A2-6

When INQUIRER asked Rachel Weisz, Best Supporting Actress for "The Constant Gardener," why her co-star Ralph Fiennes seemed to have been shut out, she replied, "It is incomprehensible. I feel from the bottom of my heart that any acclaim I get from this movie I share with him." Weisz won the same honors in the Globes.

Paul Giamatti won Best Supporting Actor for "Cinderella Man." He told INQUIRER who he thought was going to win: "Clooney! Clooney!" George Clooney had won this category in the Globes.

Two trophies

In the TV categories, Felicity Huffman won twice—as Best Actress in a Comedy Series for "Desperate Housewives" and, as part of the cast of the comedy series, Best Ensemble. "Yes, I do get recognized more often now," she quipped to INQUIRER. She used to say she was the least noticed among the "Housewives."

Responding to our question about what her Best Actress in a TV Drama Series ("Grey's Anatomy") win meant to aspiring minority actors, Sandra Oh cited the victory of Asian-American thespians in "Lost," which won Best Drama Ensemble.

"That's a huge advancement," Oh declared. "Just the fact that I'm here and I look the way I do means something far beyond myself."

When a reporter asked Kiefer Sutherland, Best Actor in a Drama Series ("24"), what advice his father, Donald, gave him, he said: "He told me not to get caught trying to cheat or lie. The audience... won't forgive you for it, he said. He was right because early in my career, I tried to take a couple of shortcuts and I got nailed for them."

Taking a chance

Other winners were Paul Newman, Best Actor in a TV Movie or Miniseries ("Empire Falls"), who was absent; S. Epatha Merkerson, Best Actress in a TV Movie or Miniseries ("Lackawanna Blues"); and Sean Hayes, Best Actor in a Comedy Series ("Will & Grace").

Hayes, who won for his gay character Jack McFarland, made the Shrine audience laugh when he joked, "I would like to thank Ang Lee for taking a chance on me." He was referring to the Taiwanese director's "Brokeback Mountain," a tale of two cowboys who fall in love. The cast of the acclaimed film was shut out in the SAG Awards but last week, Lee bagged the plum Directors Guild Award while the film won the Producers Guild Award for Best Picture.

Dakota Fanning and Jamie Lee Curtis introduced Shirley Temple Black, who received SAG's Lifetime Achievement Award. Backstage, Black, beloved as a child actress and who later distinguished herself with a career in the US Foreign Service, said that for her, being wife and mother were her most important accomplishments.

Sunday's awards were voted by about 120,000 members of the Guild. The event was telecast nationwide in the US and in other countries.

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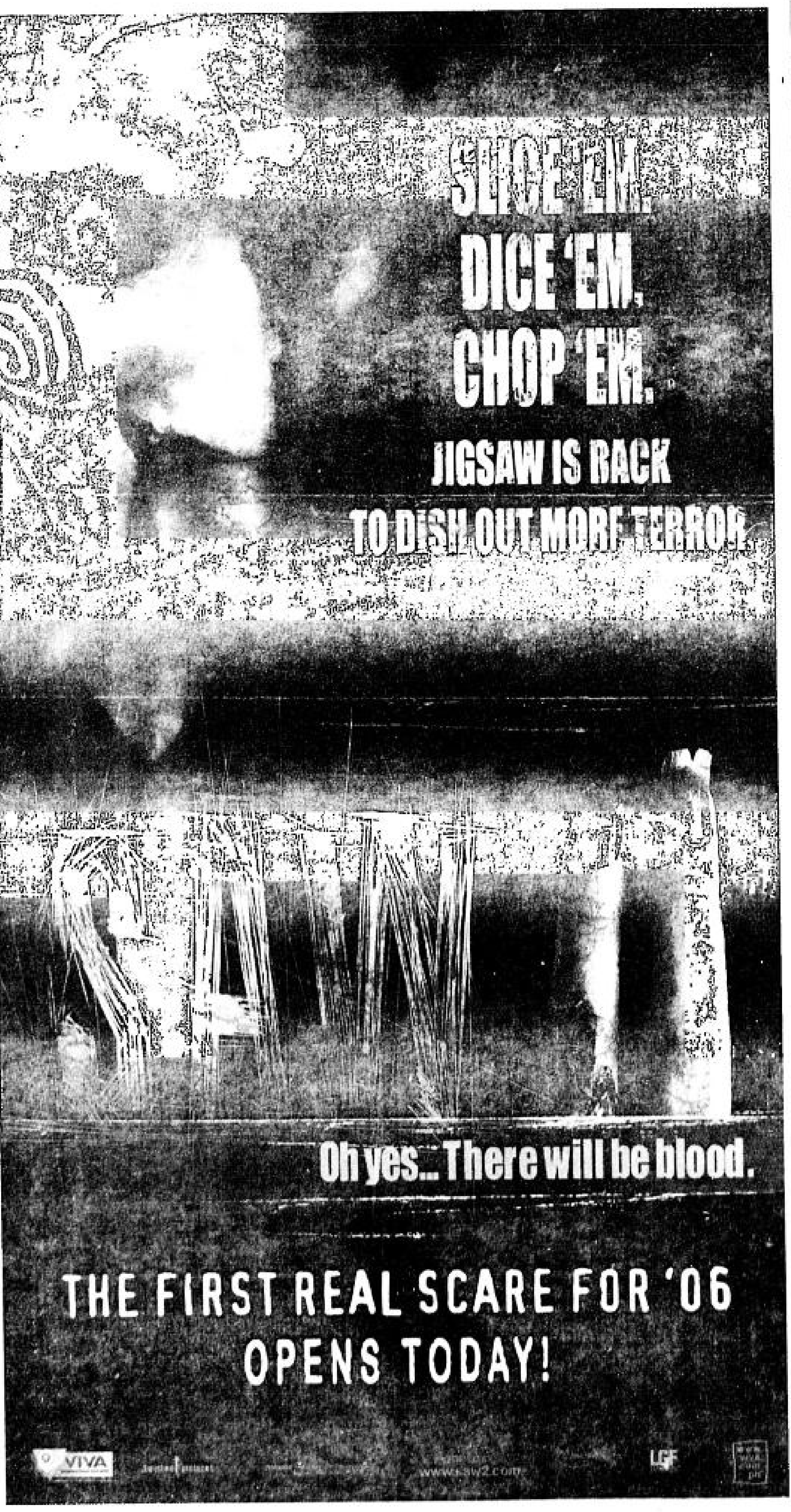
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10 BLOODRAYNE

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1 DERAILED
2 BLOODRAYNE
3 WALK THE LINE
4 PROOF
5 UNDERWORLD 2
6 SAW 2
7 ZATHURA
CHEAPER BY THE DOZEN 2

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1 ZATHURA
2 UNDERWORLD 2
3 CHEAPER BY THE DOZEN 2
4 PROOF
5 DERAILED
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8 DON'T GIVE UP ON US

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3 SAW 2
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5 HALF LIGHT
6 UNDERWORLD 2
7 DON'T GIVE UP ON US

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4 RESERVE

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1 DERAILED
2 UNDERWORLD 2
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4 SAW 2

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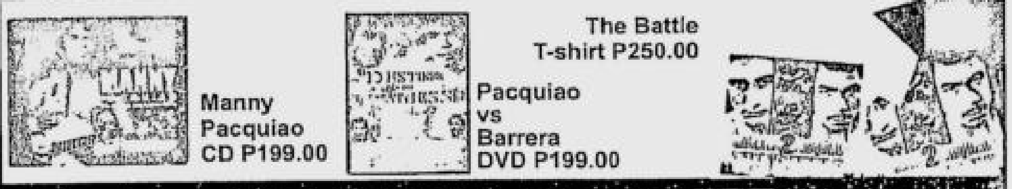

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08:20LFS/09:00LMF/11:15END
DERAILED
11:30FS/11:55MF/02:10/04:25/06:40
08:30LFS/09:00LMF/10:50END
MEGAMALL
DERAILED
10:30FS/10:45MF/01:00/03:15/05:30/07:45
09:35LFS/10:00LMF/11:50END
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RUMOR HAS IT
11:30FS/11:40MF/01:38/03:36/05:46/07:32
09:08LFS/09:30LMF/11:05END
UNDERWORLD EVOLUTION
11:20FS/11:30MF/01:30/03:30/05:30/07:30
09:15LFS/09:30LMF/11:15END
DERAILED
11:20FS/11:30MF/01:30/03:30/05:30/07:30
09:17LFS/09:30LMF/11:20END
movietime

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SM MEGAMALL
1 DERAILED
2 BIG TIME
3 BLOODRAYNE
4 ZATHURA
5 WALK THE LINE
6 CHEAPER BY THE DOZEN 2
7 SAW 2
8 PROOF
9 DON'T GIVE UP ON US
10 UNDERWORLD 2
11 THE MAID
12 NARNIA

SM CITY STA. MESA
1 SAW 2
2 WALK THE LINE
3 BLOODRAYNE
4 DERAILED
5 UNDERWORLD 2
6 CHEAPER BY THE DOZEN 2
7 NARNIA
8 PROOF
9 ZATHURA
10 DON'T GIVE UP ON US

SM CITY BICUTAN
1 SAW 2
2 DERAILED
3 BLOODRAYNE
4 UNDERWORLD 2

SM SUPERCENTER VALENZUELA
1 DERAILED
2 UNDERWORLD 2
3 SAW 2
4 THE MAID

SM CITY FAIRVIEW
1 BLUE MOON
2 CHEAPER BY THE DOZEN 2
3 NARNIA
4 SAW 2
5 DON'T GIVE UP ON US
6 DERAILED
7 UNDERWORLD 2
8 ZATHURA
9 BLOODRAYNE
10 THE MAID
11 KING KONG
12 RUMOR HAS IT

SM CITY SOUTHMALL
1 UNDERWORLD 2
2 PROOF
3 DERAILED
4 BLOODRAYNE
5 ZATHURA
6 DON'T GIVE UP ON US
7 CHEAPER BY THE DOZEN 2
8 WALK THE LINE
9 SAW 2
10 RESERVED

SM SUPERCENTER SUCAT
1 UNDERWORLD 2
2 SAW 2
3 DERAILED
4 BLOODRAYNE

SM CITY NORTH EDSA
1 ZATHURA
2 UNDERWORLD 2
3 DON'T GIVE UP ON US
4 SAW 2
5 BLOODRAYNE
6 PROOF
7 WALK THE LINE
8 DERAILED

SM CITY MANILA
1 BLOODRAYNE
2 DERAILED
3 NARNIA
4 SAW 2
5 ZATHURA
6 UNDERWORLD 2
7 PROOF
8 CHEAPER BY THE DOZEN 2
9 DON'T GIVE UP ON US
10 THE MAID
11 WHO'S YOUR DADDY
12 WALK THE LINE

SM CITY SAN LAZARO
1 BLOODRAYNE
2 DERAILED
3 UNDERWORLD 2
4 SAW 2
5 PROOF
6 DON'T GIVE UP ON US

LUZON

SM CITY PAMPANGA
1 ZATHURA
2 DERAILED
3 NARNIA
4 THE MAID
5 HALF LIGHT
6 DON'T GIVE UP ON US

SM CITY BAGUIO
1 DERAILED
2 RUMOR HAS IT
3 WHO'S YOUR DADDY
4 ZATHURA

SM SUPERCENTER MOLINO
1 THE MAID
2 ZATHURA
3 DERAILED
4 CHEAPER BY THE DOZEN 2

SM CITY BACOOR
1 NARNIA
2 ZATHURA
3 SAW 2
4 HALF LIGHT
5 UNDERWORLD 2
6 DON'T GIVE UP ON US
7 DERAILED
8 BLOODRAYNE

SM CITY MARILAO
1 DERAILED
2 THE MAID
3 DON'T GIVE UP ON US
4 ZATHURA

SM CITY DASMARINAS
1 DERAILED
2 DON'T GIVE UP ON US
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1 LITTLE MANHATTAN
2 ZATHURA
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2 ZATHURA
3 DERAILED
4 TRUMOR HAS IT

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SM CITY CEBU
1 RUMOR HAS IT
2 UNDERWORLD 2
3 DERAILED
4 LITTLE MANHATTAN
5 HALF LIGHT
6 THE MAID
7 DON'T GIVE UP ON US
8 ZATHURA

SM CITY ILOILO
1 ST. ANGE
2 RESERVED
3 DON'T GIVE UP ON US
4 ZATHURA
5 RUMOR HAS IT
6 DERAILED
7 RESERVED
8 THE MAN

SM CITY DAVAO
1 DERAILED
2 ST. ANGE
3 ZATHURA
4 AN UNFINISHED LIFE
5 LITTLE MANHATTAN
6 DON'T GIVE UP ON US

SM CITY CAGAYAN DE ORO
1 DERAILED
2 FAMILY STONE
3 WHPO'S YOUR DADDY
4 ZATHURA

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OPENING TODAY

Walk the Line

Stars Joaquin Phoenix, Reese Witherspoon, Robert Patrick
Directed by James Mangold

Based on two autobiographies by music legend Johnny Cash, this acclaimed biopic recounts "how he met, wooed, disappointed and finally married [fellow country icon] June Carter." Beyond the romance, this true-life tale also tackles "the hits, the flops and the addictions." Says Wesley Morris of the Boston Globe: "[It] becomes more than a standard Hollywood biopic… The performances transcend mere impersonation… Witherspoon's Carter… belongs in a locket. Phoenix's Cash is psychologically urgent." Both actors won Golden Globes for their efforts and Witherspoon snagged a SAG. Michael Phillips of the Chicago Tribune is rhapsodic: "You won't go out humming the filmmaking, but [it] showcases two of this year's most vivid performances… The actors walk their own line."

The Bridge of San Luis Rey

Stars Robert De Niro, Gabriel Byrne, Harvey Keitel, Kathy Bates
Directed by Mary McGuckian

Based on Thornton Wilder's 1927 Pulitzer-winning novel, this lush epic is set in "18th-century Peru during the Spanish Inquisition" and recounts in a series of flashbacks the lives of five travelers who perish when the titular bridge collapses. Liz Braun of the Toronto Sun calls it "sweeping… an intense philosophical undertaking that examines questions of faith, fate and chance… all ornate costume and exquisite period detail… [it's] lovely to look at; the language makes it a pleasure to listen to." Frank Scheck of the Hollywood Reporter counters: "Visually sumptuous, but dramatically muddled and confusing… ultimately comes across as a soporific costume drama featuring a gallery of miscast stars." Exclusively at Robinsons Movieworld Galleria.

Derailed

Stars Clive Owen, Jennifer Aniston, Vincent Cassel
Directed by Mikael Hafstrom

A pair of married strangers (Owen and Aniston) meets on a Chicago commuter train. Attraction is swift and mutual, leading them to flirt with adultery. But their indiscretion is thwarted and punished just as quickly by a menacing stranger (Cassel) who breaks into their hotel room and harasses them at gunpoint. What follows is a whirlwind of blackmail and violence. Paul Clinton of CNN.com hails it as "pure popcorn thriller. The climax isn't much… but if you suspend a bit of logic… it's one heck of a good time." Carina Chocano of the Los Angeles Times disagrees: "[It's] a silly, lurid, pulpy thriller… An odd cultural tone-deafness pervades the movie."

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SAW 2	BLOODRAYNE	UNDERWORLD 2	DERAILED
1:00 / 3:10 / 5:20 / 7:30 / 9:40	1:00 / 3.10 / 5:20 / 7:30 / 9.40	12:30 / 2:50 / 5:10 / 7:30 / 9:50	1:30 / 4:00 / 6:30 / 9:00
ZATHURA	LITTLE MANHATTAN	CHEAPER BY THE DOZEN 2	ONLY P130 ADMISSION GLOBE PLATINUM P240/P299
1:10 / 3:20 / 5:30 / 7:40 / 9:50	12:50 / 3:00 / 5:10 / 7:20 / 9:30	1:30 / 4:10 / 6:50 / 9:30	

ALIMALL CINEMAS

SAW 2	DERAILED	UNDERWORLD 2
11:55 / 2:05 / 4:15 / 6:25 / 8:35	12:35 / 3:05 / 5:35 / 8:05	1:40 / 4:00 / 6:20 / 8:40
DON'T GIVE UP ON US	BLOODRAYNE	DOLBY DIGITAL · dts · SDDS
12:45 / 3:15 / 5:45 / 8:15	11:55 / 2:05 / 4:15 / 6:25 / 8:35	

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OPENING TODAY

Proof

Stars Gwyneth Paltrow, Anthony Hopkins, Jake Gyllenhaal, Hope Davis
Directed by John Madden

Based on the Pulitzer-winning play by David Auburn, the movie focuses on the attempts of a troubled woman (Paltrow) to understand her late father (Hopkins), a gifted mathematician who battled insanity. As she goes through her father's papers and settles his affairs with the help of a sister (Davis) and one of her dad's former students (Gyllenhaal), she begins to fear that she has inherited not only her dad's genius, but also his madness. Eleanor Ringel Gillespie of The Atlanta Journal-Constitution comments that the film "can't match the play's blazing theatricality, but [is] intelligent, absorbing and very well-acted." Roger Ebert of the Chicago Sun-Times thinks it's "an extraordinary thriller about matters of scholarship and the heart."

Saw II

Stars Donnie Wahlberg, Dina Meyer, Tobin Bell
Directed by Darren Lynn Bousman

The sequel to last year's surprise hit continues the shenanigans of serial killer Jigsaw. This time, he taunts a burned-out police detective (Wahlberg) by including the cop's delinquent son among the hostages in a house filled with booby traps and nerve gas. Kevin Crust of the Los Angeles Times says the thriller "stuns, shocks and sets up another sequel … Providing your standards aren't too high, [it's] a worthy follow-up to its grisly predecessor." Steve Tilley of the Toronto Sun calls it "bloody awful … If you can sit through [it] without gagging, gasping or covering your eyes, you are [either] made of sterner stuff or should seek psychiatric help… as a closet sociopath."

Bloodrayne

Stars Kristanna Loken, Michelle Rodriguez, Michael Madsen, Ben Kingsley
Directed by Uwe Boll

Based on a video game, this spookfest is set in 18th-century Romania. The movie's heroine (Loken) is Rayne, a dhampire (half-vampire/half-human) who teams up with ghoul hunters to stop her dad, king of the undead Kagan (Kingsley), from obtaining three talismans that could render him omnipotent and destroy the planet. Gregory Kirschling of Entertainment Weekly describes it "as ghastly bad… [the director's] aesthetic harkens back to lousy 1980s sword-and-sorcery epics." John Anderson of Newsday agrees: "There isn't much of a story. In fact, there isn't any story. Luckily, Loken [of "Terminator 3" fame] is there to provide something to stare at, vacantly."

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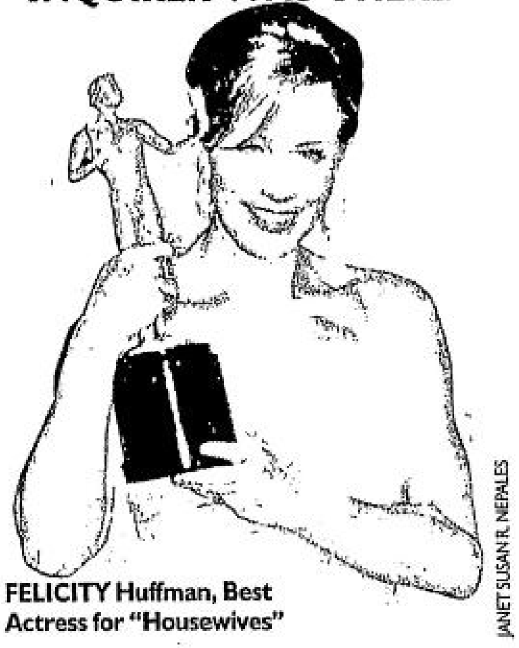


FELICITY Huffman, Best Actress for "Housewives"

JANET SUSAN R. NEPALES

H'wood actors pick 2005 best performances

By Ruben V. Nepales
LA Correspondent

LOS ANGELES—THE SCREEN ACTORS Guild (SAG) Awards spread out its annual honors to an eclectic mix of winners Sunday evening at the Shrine Exposition Center.

Philip Seymour Hoffman won Best Actor in Film for his portrayal of novelist Truman Capote in "Capote." Hoffman, who won Best Actor (Drama) in the Golden Globe Awards, defeated nominee Joaquin Phoenix ("Walk the Line"), who was the Globes' Best Actor winner in a Comedy or Musical. Unlike the Globes, SAG has only one category in film acting.

"I'm sure he'd try to make it about him somehow," Hoffman told the Inquirer backstage when this reporter asked how the celebrated writer, were he still alive, would have reacted to the actor's winning streak. With his sweep of the honors in the Globes, SAG Awards and numerous film critics groups, Hoffman appeared to be the front-runner in the Oscar race.

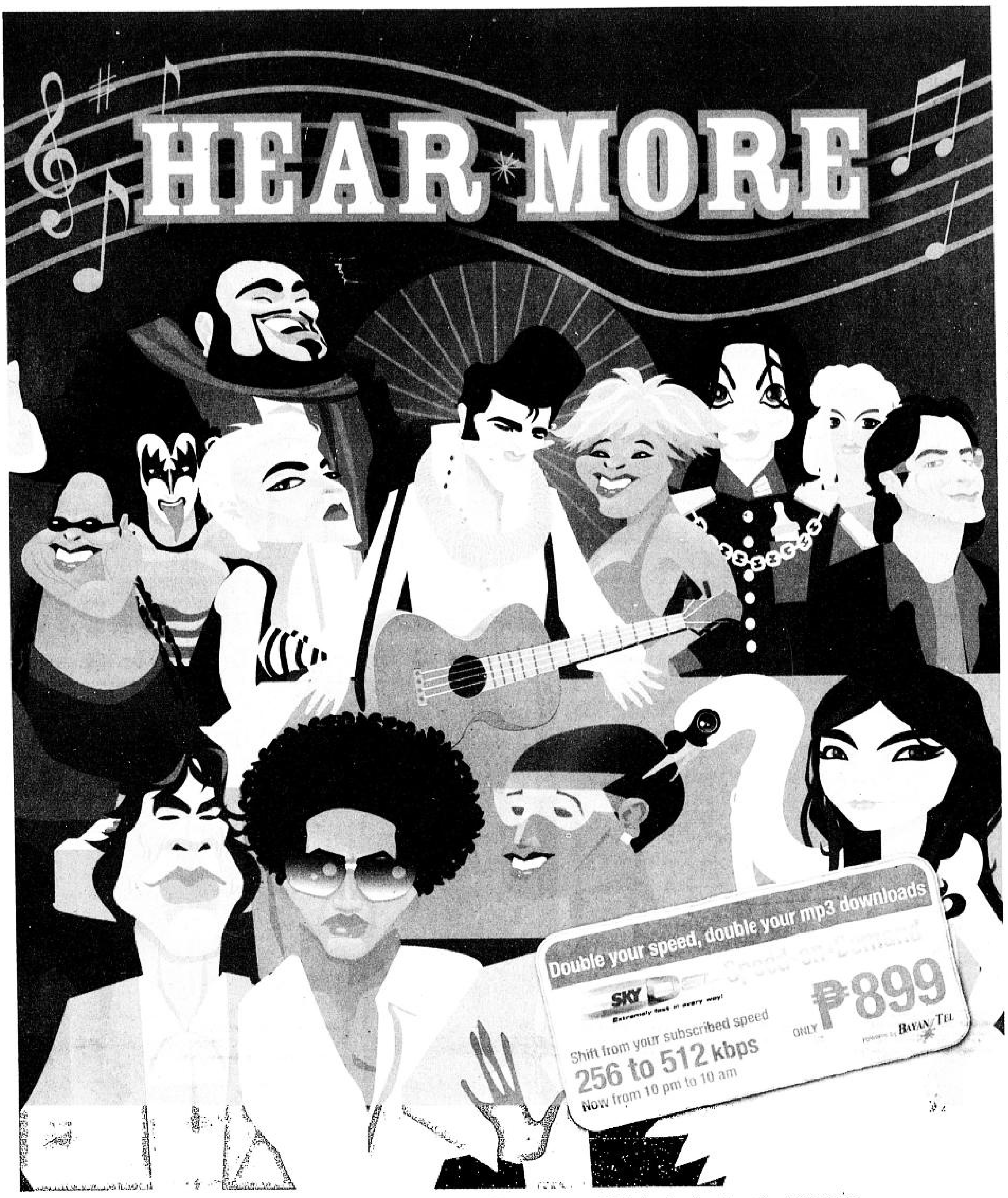
Aside from Phoenix, Hoffman also beat Russell Crowe ("Cinderella Man"), Heath Ledger ("Brokeback Mountain") and David Strathairn ("Good Night, and Good Luck").

Another shoo-in

Reese Witherspoon ("Walk the Line") likewise appeared to be a shoo-in for an Academy Best Actress nomination after she duplicated her Globe Best Actress (Comedy or Musical) win at the SAG Awards. She won over Felicity Huffman (who was the Globe Best Actress in Drama for "Transamerica"), Charlize Theron ("North Country"), Ziyi Zhang ("Memoirs of a Geisha") and Judi Dench ("Mrs. Henderson Presents").

Reese was doubly ecstatic because her husband, Ryan Philippe, also got the SAG's solid bronze statuette with a green-black patina known as the Actor as part of the cast of "Crash," which won Best Ensemble in the Film category. Among the victorious cast members of "Crash," a 24-hour tale of how Los Angeleños live in racial tension, were Sandra Bullock, Matt Dillon, Brendan Fraser, Terrence Howard, Don Cheadle and Thandie Newton.

H'WOOD/ A2-3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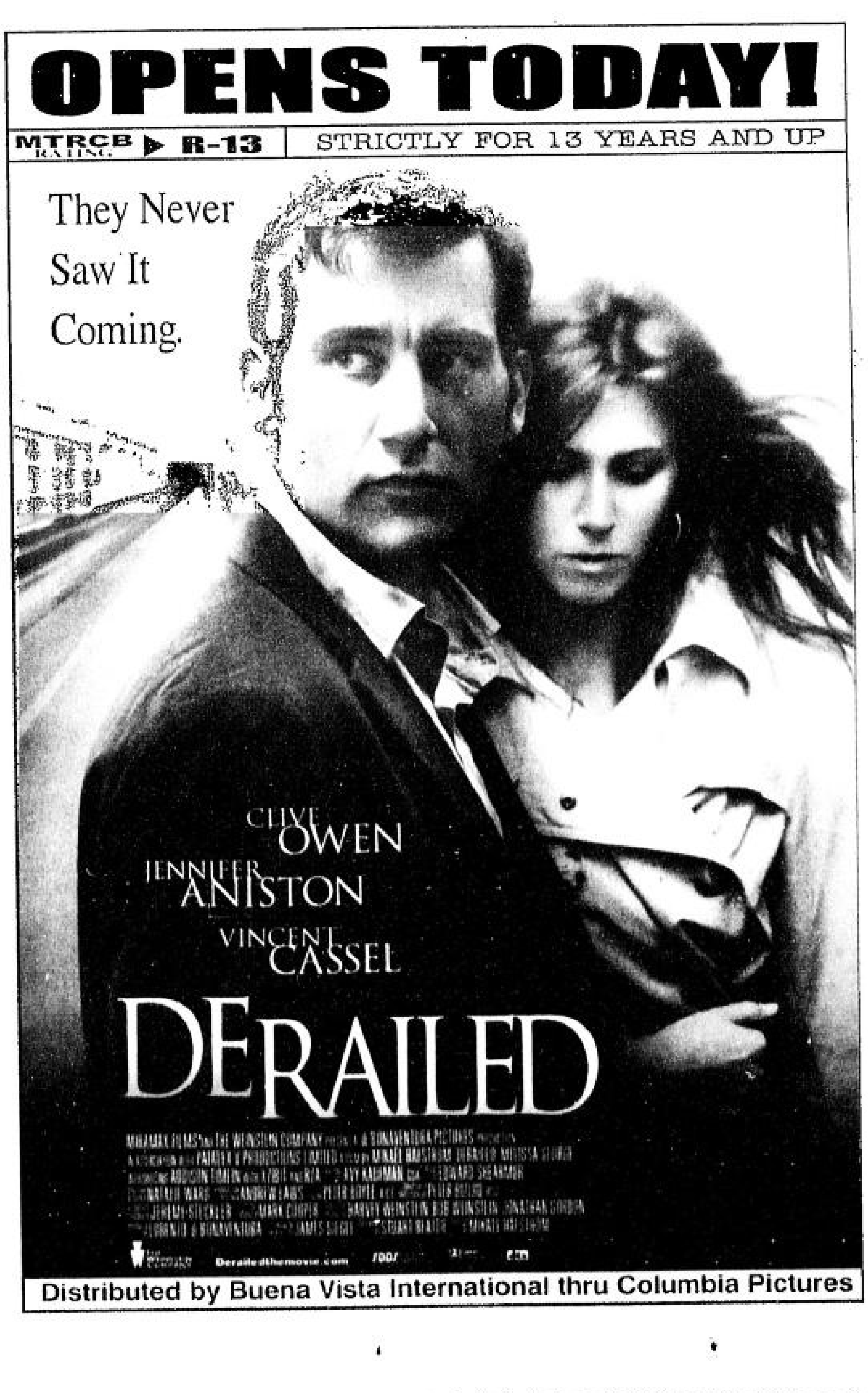
Feb. 8 6:30pm SM Fairview
Feb. 11 4:30pm SM North Edsa
Premiere night on FEBRUARY 6 at SM MEGAMALL CINEMA 10, 7pm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Peso nears 3-year high at 52.17 to $1

Lifted by favorable economic figures, expected IPO inflows

By Doris C. Dumlao

EXPECTED FOREIGN INflows into local stock offerings and rosier credit-rating prospects for the country yesterday lifted the peso to 52.12 before closing at 52.17 to $1, its strongest finish in nearly three years.

Currency traders said foreign interest in upcoming stock issuances of blue chip enterprises coupled with an improved fiscal outlook and the lack of corporate demand allowed the local currency to regain a favorable momentum heading toward the 51:$1 level.

Bangko Sentral ng Pilipinas Amando Tetangco Jr. yesterday said that market sentiment was very positive given the 6.1-percent economic expansion in the fourth quarter of 2005 on strong private consumption, beating the market consensus of 4.7 percent and third-quarter growth of 4.1 percent.

The peso's finish of 52.17 yesterday was its highest closing since ending at 52.11 to a dollar on May 15, 2003.

Jose Arnulfo Veloso, head of treasury and capital markets at HSBC Philippines, said coup rumors earlier this month drove many to buy dollars in advance such that corporate demand had thinned out by now.

He said strong inflows expected from equity issues—particularly from that of First Generation Corp.'s P8.5-billion initial public offering—were fueling the peso's strong rally and may allow the local currency to break into the 51:$1 level very soon.

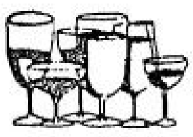
But he said the market was awaiting some more positive developments—such as a prospective improvement in sovereign credit-rating outlook by London-based Fitch Ratings to "stable" from "negative" in the next few weeks—would allow the peso to sustain trading at the 51 level.

"If there's a change in outlook by Fitch, it will be difficult for Standard & Poor's and Moody's not to adjust upward their own rating outlook," Veloso said.

He said the two obstacles cited by Fitch when it first lowered the country's credit outlook were now resolved. The first was the

PESO/B6

WHAT'S INSIDE


Equitable defensive block /B4

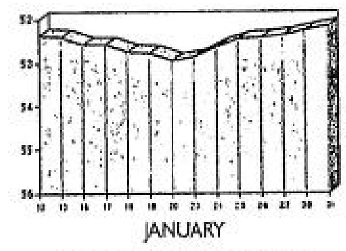
Japan's NTT DoCoMo buys 7% of PLDT for $440M /B2

Consumers less inclined to spend–survey /B4

WB unit to raise $100M for SLEX /B7

INDICATORS

CURRENCIES



PESO-DOLLAR RATE

₱ 52.17 = $

As of 5 p.m., Jan. 31, 2006

¥ 117.18 = $ 1

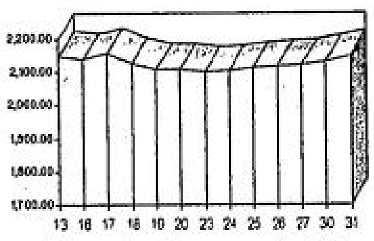
As of 5 p.m., Jan. 31, 2006

GOLD: **$558.20-558.70**

per ounce Hong Kong, Jan. 27, 2006

STOCK MARKET

PSE COMPOSITE INDEX



(See stock market report on Page B2)

Shares rise on improving outlook

SHARES ADVANCED YESTERDAY for the sixth straight session, buoyed by improving fiscal and economic prospects.

The benchmark 30-company Philippine Stock Exchange Index rose 13.48 points, or 0.6 percent, to 2,145.39, after Monday's 0.5-percent gain. Yesterday's advance brings the total index gain to 2.2 percent in six sessions.

AB Capital Securities research director Jose Vistan said investors were positioning in the market ahead of today's scheduled increase in the value-added tax rate to 12 percent from 10 percent, a key component of the government's expanded VAT law, which took effect in November. ***(See story on page 1.)***

Another positive factor was the release Monday of better-than-expected 2005 economic growth numbers.

Providing a strong boost to the index was blue chip Ayala Land, which rose 4.9 percent to P10.75 on the rosy outlook of the property sector.

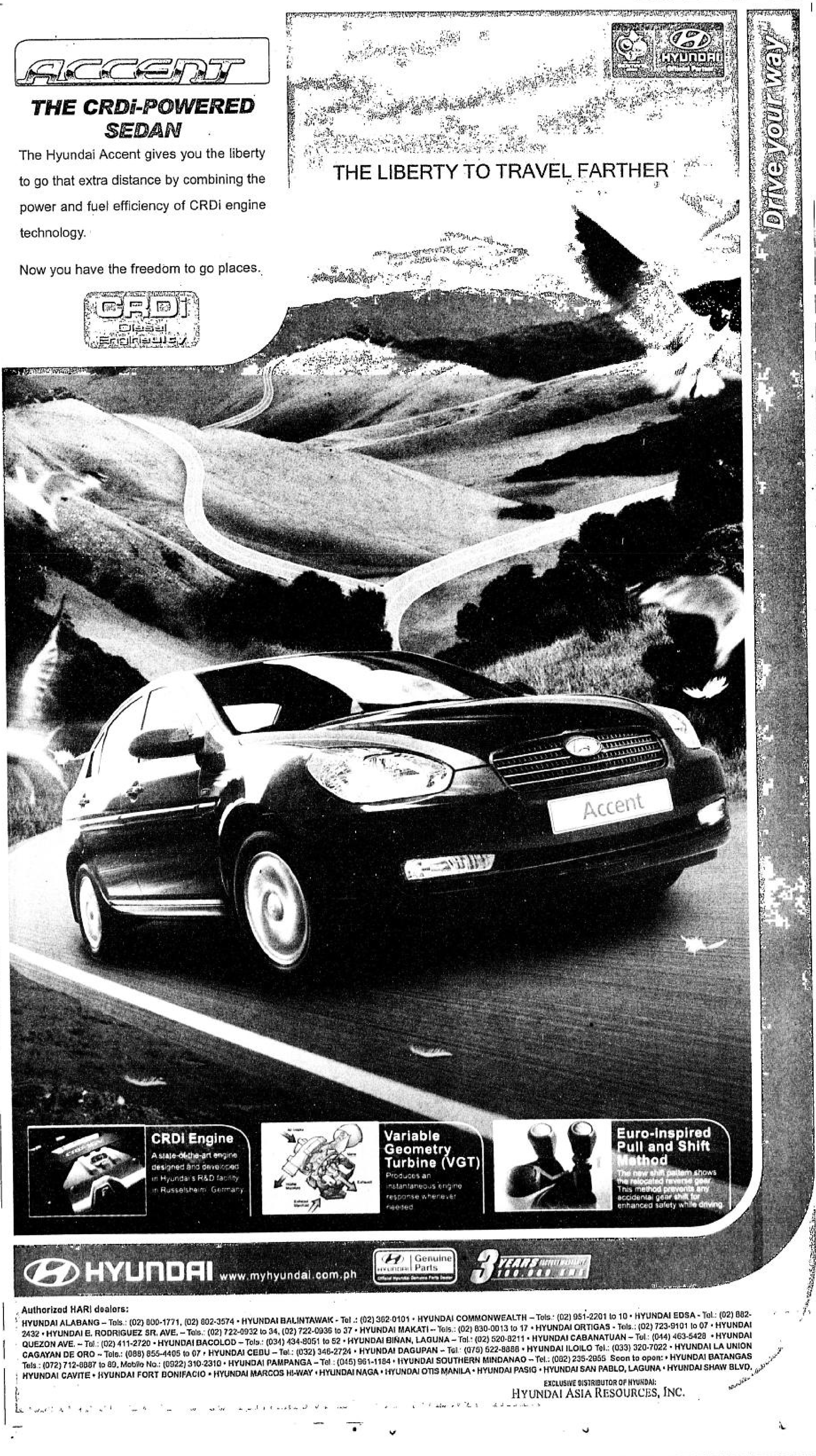
Conglomerate Ayala Corp. rose 1.5 percent to P337.50 ahead of the scheduled release of its 2005 financial results, which analysts anticipate will be favorable.

Equitable PCI rose 3.2 percent to P64, as yesterday marked the deadline set by Banco de Oro for Equitable PCI shareholders to consider a merger offer through a swap of 1.6 Banco de Oro stocks for every Equitable PCI share.

Banco de Oro was up 1.4 percent at P37.

The market's upside was capped by losses in Metropolitan Bank, which fell 1.7 percent to P29.

Metrobank's vice president for corporate planning, Bernard Lapuz, said that the country's top lender in assets made heavy provisions for probable losses in 2005 to comply with more stringent accounting standards—a move that eroded its capital but didn't send it into the red. *AP*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Japan's NTT DoCoMo buys 7% of PLDT for $440M

By Clarissa S. Batino

JAPAN'S LARGEST mobile player NTT DoCoMo yesterday signed a deal to buy the seven-percent stake of Philippine Long Distance Telephone Co. from its affiliate, NTT Communications Inc., for P23.05 billion (roughly $440 million or 52.1 billion yen), according to a PLDT statement.

"We are extremely pleased to welcome DoCoMo as a major shareholder in PLDT and an important partner of First Pacific," said PLDT chair Manuel V. Pangilinan in a statement.

First Pacific, the Hong Kong-based conglomerate, is the biggest shareholder of PLDT with about 24 percent.

Confidence

"The entry of DoCoMo is seen as a solid vote of confidence not only for PLDT but for the Philippines as well," Pangilinan added.

NTT Communications Inc. will retain a seven-percent interest in the country's largest telco after it has agreed to sell 12.63 million shares, or half of its 13.98 percent PLDT holdings, to DoCoMo.

DoCoMo agreed to purchase the shares at a 30-day average of P1,825 apiece.

PLDT stocks closed at P1,855 each yesterday.

The acquisition will take effect once DoCoMo and PLDT acquire certain licenses and secure the necessary approvals.

Opportunity

PLDT said DoCoMo "may consider increasing its investment in PLDT, provided a suitable opportunity arises."

DoCoMo eventually will want to own at least 10 percent of PLDT, sources said.

"The addition of DoCoMo as a strategic partner will certainly enhance our ability to develop attractive 3G offerings for our market," said PLDT president Napoleon Nazareno.

DoCoMo will allow Smart Communications Inc., a wholly owned unit of PLDT, to offer its patented I-mode service.

I-mode is NTT DoCoMo's mobile Internet platform that offers users easy access to more than 100,000 Internet sites as well as services like e-mail, online shopping and banking.

Unmatched

"DoCoMo's experience in this technology is unmatched," Nazareno said. "We are excited to introduce I-mode in the Philippines to give our subscribers the most innovative services."

PLDT, DoCoMo, NTT Com and First Pacific signed a cooperation agreement today, which will amend the existing contracts between the parties and reflect the new shareholding arrangements.

NTT DoCoMo is a subsidiary of Japan telephone operator NTT. The majority of NTT-DoCoMo's shares are owned by NTT, and the majority of NTT's shares is owned by the Japanese government.

NTT Communications is NTT's overseas investment arm.

PHILIPPINE STOCK EXCHANGE

(As of January 31, 2006)

STOCKS	OPEN	HIGH	LOW	CLOSE	VOLUME
FINANCIAL					
BANKS					
Banco de Oro Univ. Bank	36.5	37	36.5	37	103,800
Bank of the Phil. Islands	59	59.5	59	59	616,600
China Banking Corp.	610	610	610	610	2,500
Citystate Savings Bank	19	19	19	19	500
Equitable PCI Bank Inc.	62.5	64.5	62.5	64	265,400
International Exch. Bank	20.5	20.5	20.5	20.5	4,625,100
Metropolitan Bank & Trust	30	30	29	29	743,300
Philippine National Bank	31.5	32	31.5	31.5	11,600
Phil. Savings Bank	35	35	35	35	10,000
Rizal Comm. Banking Corp.	14	14	14	14	30,000
Security Bank Corp.	38	38.5	38	38.5	72,400
Union Bank of the Phil.	32.5	34.5	32	34.5	183,700
OTHER FINANCIAL INSTITUTION					
Manulife Financial Corp.	3110	3110	3110	3110	100
Phil. Stock Exchange Inc.	145	145	145	145	100
Sun Life Financial Inc.	2120	2120	2120	2120	350
Ivantage Corp.	0.66	0.66	0.65	0.65	260,000
INDUSTRIAL					
ELECTRICITY, ENERGY, POWER & WATER					
First Phil Hldgs Corp.	49	49	48.5	49	149,200
Manila Electric Co. A	14	14	13.75	14	57,600
Manila Electric Co. B	22.75	22.75	22.5	22.5	336,700
Manila Water Co. Inc.	6.3	6.4	6.3	6.3	353,000
Petron Corp.	4.75	4.85	4.75	4.8	6,546,000
East Asia Power Res. Corp.	0.25	0.25	0.25	0.25	100,000
Trans-Asia Oil and Energy	0.95	1	0.95	0.97	550,000
FOOD, BEVERAGE & TOBACCO					
CADP Group Corp.	1.2	1.26	1.2	1.26	308,000
Cosmos Bottling Corp.	3.2	3.2	3.2	3.2	8,000
Ginebra San Miguel Inc.	23.5	23.5	23.5	23.5	3,600
Jollibee Foods Corp.	38	38.5	38	38	518,200
Pancake House Inc.	3.65	3.7	3.65	3.7	45,000
RFM Corp.	0.72	0.72	0.72	0.72	50,000
Roxas Holdings Inc.	1.6	1.84	1.6	1.78	1,103,000
San Miguel Corp. A	63	63.5	63	63	201,400
San Miguel Corp. B	86	87.5	86	87	75,400
Universal Robina Corp.	19.75	19.75	19	19	230,500
Vitarich Corp.	0.29	0.29	0.29	0.29	700,000
CONSTRUCTION, INFRASTRUCTURE & ALLIED SERVICES					
Southeast Asian Cement	0.35	0.36	0.35	0.36	3,010,000
Engineering Equip. Inc.	1.24	1.26	1.2	1.24	5,845,000
Holcim Philippines Inc.	4.4	4.45	4.4	4.45	426,000
vCHEMICALS					
Mabuhay Vinyl Corp.	0.71	0.71	0.71	0.71	20,000
DIVERSIFIED INDUSTRIALS					
Active Alliance Inc.	1.72	1.72	1.72	1.72	75,000
Global Equities Inc.	0.0725	0.075	.0725	725	2,000,000
Picop Resources Inc.	0.085	0.0875	0.0825	0.085	9,000,000
Panasonic Mfg Phil Corp.	6.5	6.5	6.5	6.5	5,000
Steniel Manufacturing	0.14	0.14	0.14	0.14	20,000
HOLDING FIRMS					
Abacus Con Res & Hdg A	0.0085	0.0085	0.0085	0.0085	45,000,000
Ayala Corp.	332.5	337.5	332.5	337.5	94,650
Alsons Cons. Res. Inc.	0.55	0.55	0.54	0.54	530,000
Aboitiz Equity Ventures	4.8	4.8	4.8	4.8	99,000
Ajo.Net Holdings Inc.	0.024	0.025	0.024	0.025	1,100,000
A. Soriano Corp.	2.2	2.2	2.2	2.2	766,000
APC Group Inc.	0.225	0.225	0.22	0.22	2,160,000
Alcorn Gold Res. Corp.	0.007	0.008	0.007	0.0075	477,000,000
Anglo Phil Holdings Corp.	0.89	0.89	0.88	0.88	360,000
ATN Holdings Inc.	1.94	1.94	1.94	1.94	12,000
Baguio Gold Holdings Corp.	0.96	0.96	0.96	0.96	10,000
Benpres Holdings Corp.	1.1	1.1	1.08	1.08	7,077,000
DMCI Holdings Inc.	3.15	3.15	3.15	3.15	941,000
Fil-Estate Corp.	0.165	0.165	0.165	0.165	10,000
Filinvest Dev. Corp.	1.24	1.24	1.24	1.24	30,000
House Of Investments Inc.	1.24	1.24	1.24	1.24	20,000
J.G. Summit Holdings Inc.	4.4	4.5	4.4	4.45	63,000
Medco Holdings	0.26	0.31	0.26	0.31	80,000
Pacifica	0.011	0.011	0.011	0.011	6,000,000
Prime Orion Phils. Inc.	0.27	0.28	0.27	0.27	8,720,000
Solid Group Inc.	0.5	0.52	0.5	0.52	870,000
Sinophil Corp.	0.135	0.135	0.135	0.135	6,410,000
SM Investments Corp.	237	240	237	240	118,530
South China Resources Inc.	0.8	0.96	0.75	0.92	2,340,000
Seafront Resources Corp.	0.45	0.45	0.45	0.45	40,000
Unioil Res. & Holdings Co	0.0675	0.075	0.0675	0.075	18,000,000
Wellex Industries Inc.	0.12	0.12	0.12	0.12	300,000
PROPERTY					
Ayala Land Inc.	10.5	10.75	10.25	10.75	5,900,800
Araneta Properties Inc.	0.34	0.34	0.3	0.33	180,000
Belle Corp.	1.06	1.08	1.06	1.08	6,438,000
Cityland Development Corp.	1.36	1.36	1.36	1.36	21,000
Crown Equities Inc.	0.19	0.19	0.19	0.19	350,000
Cebu Holdings Inc.	1.56	1.56	1.52	1.52	343,000
C & P Homes Inc.	1.82	1.84	1.82	1.84	811,000
Cyber Bay Corp.	0.22	0.22	0.22	0.22	800,000
EIB Realty Developers Inc.	0.26	0.26	0.25	0.25	520,000
Empire East Land Inc.	0.49	0.49	0.49	0.49	2,830,000
Ever-Gotesco Resources	. 0.026	0.027	0.026	0.026	6,100,000
Fairmont Holdings Inc.	0.72	0.75	0.72	0.72	300,000
Filinvest Land Inc.	1.52	1.56	1.52	1.54	5,047,000
Highlands Prime Inc.	2.34	2.38	2.34	2.38	100,000
Interport Res.	0.0046	0.0046	0.0046	0.0046	13,000,000
Interport Res. B	0.005	0.005	0.005	0.005	17,000,000
Kuok Phil. Properties	0.21	0.21	0.21	0.21	600,000
Megaworld Corp.	1.48	1.48	1.46	1.46	5,093,000
Metro Pacific Corp.	0.35	0.35	0.35	0.35	14,720,000
MRC Allied Ind. Inc.	0.155	0.155	0.145	0.145	1,780,000
Robinsons Land Corp.	6	6	6	6	21,000
Phil Realty and Holdings	0.15	0.15	0.15	0.15	100,000
SM Development Corp.	1.46	1.48	1.46	1.48	102,000
SM Prime Holdings Inc.	7.8	7.8	7.7	7.8	3,013,000
Uniwide Holdings Inc.	0.135	0.14	0.135	0.14	6,610,000
SERVICE					
MEDIA					
ABS-CBN Broadcasting Corp.	12.25	12.25	12.25	12.25	6,700
Manila Bulletin Pub. Corp.	1.56	1.56	1.56	1.56	21,000
TELECOMMUNICATIONS					
Digital Telecom Phils Inc.	0.91	0.92	0.9	0.92	2,510,000
Globe Telecom Inc.	765	765	750	750	7,540
Pilipino Tel. Corp.	3.4	3.4	3.35	3.4	958,000
Phil. Long Dis Tel Co.	1855	1860	1855	1855	100,310
INFORMATION TECHNOLOGY					
Boulevard Holdings Inc.	0.21	0.21	0.195	0.2	11,060,000
Ionics Inc.	1.2	1.2	1.2	1.2	100,000
ISM Communications Corp.	0.0575	0.06	.0575 .	575	33,000,000
Music Semiconductors Corp.	1.16	1.16	1.16	1.16	60,000
Philweb Corp.	0.036	0.038	0.036	0.038	1,582,400,000
TRANSPORTATION SERVICES					
Asian Terminals Inc.	2	2	2	2	130,000
Aboitiz Trans. Sys. Corp.	1.66	1.66	1.66	1.66	2,000
Int'l Container Term'l Sv	12	12	12	12	45,221,600
HOTEL & LEISURE					
Leisure & Resorts Corp.	1.7	1.7	1.66	1.66	2,554,000
Premiere Ent. Prod. Inc.	0.3	0.3	0.3	0.3	100,000
EDUCATION					
Centro Escolar University	8.9	8.9	8.9	8.9	1,000
Ipeople Inc.	3.15	3.15	3.15	3.15	64,000
DIVERSIFIED SERVICES					
Paxys Inc.	8	8	7.9	7.9	1,026,000
MINING					
Apex Mining Co. Inc. A	1.14	1.14	1.06	1.08	938,000
Apex Mining Co. Inc. B	1.58	1.58	1.46	1.46	3,129,000
Abra Mining & Industrial	0.007	0.007	0.007	0.007	50,000,000
Atlas Cons. Min & Dev't	5.9	5.9	5.7	5.8	528,000
Benguet Corp. A	7	7	7	7	6,000
Dizon Copper Silver Mines	1.54	1.56	1.54	1.56	16,000
Lepanto Cons Mng. Co. A	0.225	0.23	0.225	0.225	2,950,000
Lepanto Cons. Mng. Co. B	0.28	0.28	0.27	0.28	1,310,000
Manila Mining Corp. A	0.016	0.017	0.016	0.017	48,800,000
Manila Mining Corp. B	0.025	0.025	0.024	0.024	100,900,000
Omico Corp.	0.0055	0.006	0.0055	0.006	103,000,000
Philex Mining Corp. A	1.42	1.44	1.4	1.4	1,351,000
Philex Mining Corp. B	2.22	2.22	2.18	2.2	7,560,000
Semirara Mining Corp.	26	26.5	26	26.5	294,200
Vulcan Ind'l	0.35	0.38	0.35	0.38	320,000
OIL					
Basic Consolidated Inc.	0.21	0.225	0.21	0.22	5,800,000
Oriental Pet. & Min. A	0.008	0.0085	0.008	0.008	882,000,000
Oriental Pet. & Min. B	0.009	0.01	0.009	0.0095	941,000,000
The Philodrill Corp. A	0.42	0.48	0.42	0.47	2,930,000
The Philodrill Corp. B	0.44	0.5	0.44	0.48	1,510,000
Petroenergy Res. Corp.	3.95	4.5	3.95	4.45	860,000
PREFERRED					
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PLDT (10% Pref) Series Q	10.5	10.5	10.5	10.5	100
PLDT (10% Pref) Series W	10.5	10.5	10.5	10.5	300
WARRANTS, PHIL. DEPOSIT RECEIPTS, ETC.					
ABS-CBN Hldgs. Corp. (PDR)	12.25	12.25	12	12	4,100

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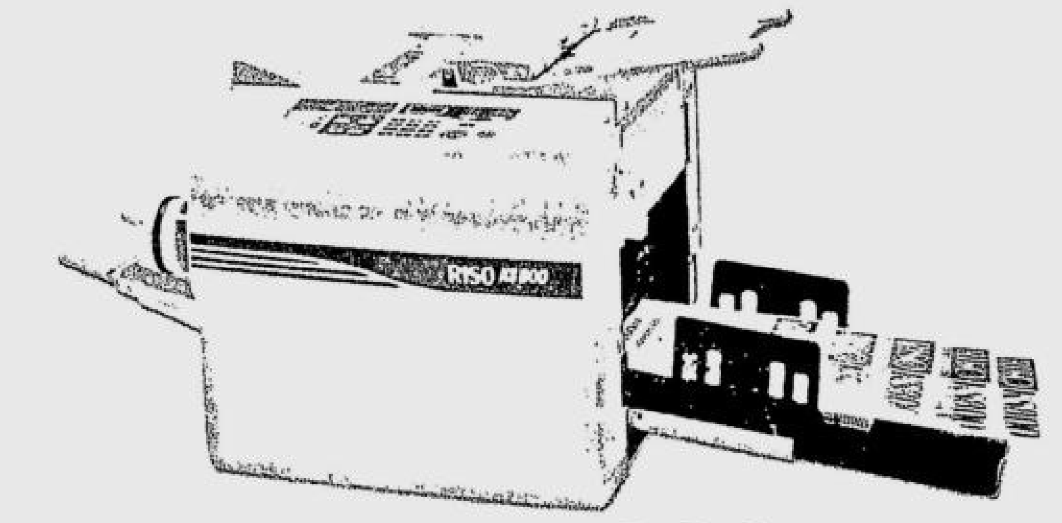

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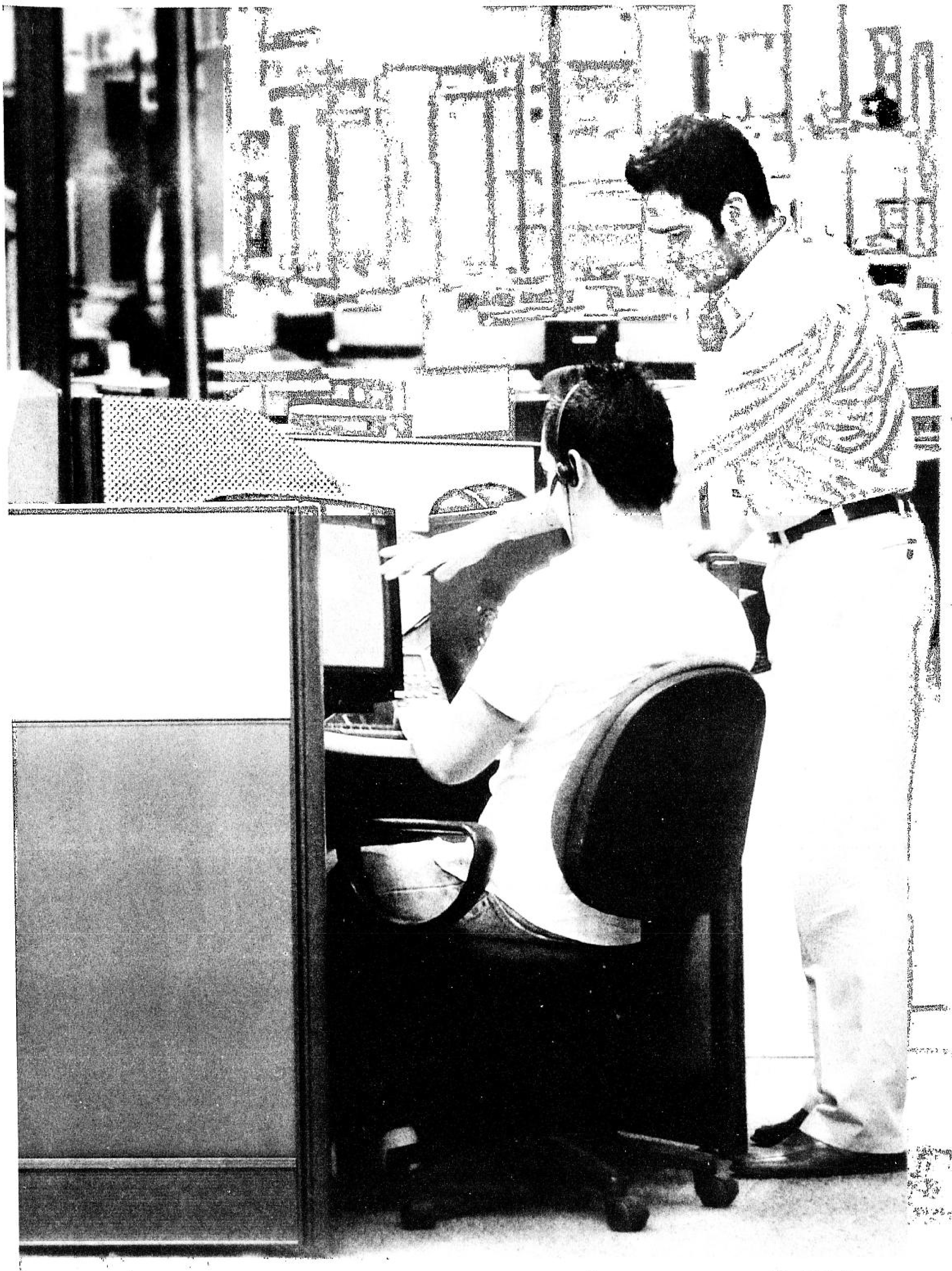

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So then, the nature and standard of your service is the utmost priority. It's all about quality of service and quality control. You've got to think about your level of service compared to your competitors. Are they reaching their SLAs, how are they're adding to their value-mix, and how does that allow them to acquire new customers?

PLDT OnCall provides you the leased (cheaper by a mile) platform, the security and the physical infrastructure for contact centers with seating capacities that accommodate even low levels. Everything else from software and server support, even to agent training is handled for you. You pay for only the overall data capacity you need. And it's all scalable, as your business grows, PLDT OnCall capacity seamlessly grows with your company.

PLDT OnCall powered with Avaya, the world leader in contact center solutions is a truly versatile package that allows you to concentrate on honing your end product. And it helps to concentrate in a field that although is booming, is highly competitive as well.

PLDT OnCall allows you to focus on the critical ingredient of the business plan- your Big Idea. Where does it go from here? Just plug into PLDT OnCall and find out. To find out more about PLDT OnCall, log on to www.pldtoncall.com.ph or email bizsol@pldt.com.ph, or give us a call at 874-7474.

A Partnership that Works

The contact center industry is one of the most promising and increasingly challenging growth sectors in our economy. You can be a part of this exciting new field while minimizing both your costs and risks. The way to go is with PLDT OnCall.

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What's more exciting is what comes with that platform. On top of it all you'll find an entire suite of custom-made contact center applications that improve customer service, efficiency and cost reduction, as well as your management and reporting procedures. The system is up to the task for whatever volume of business you generate.

There's also a redundant infrastructure hooked up to the PLDT Domestic IP Network. There will be no costly service interruptions as you go into your actual business operations. And whatever your concerns or needs, there's a fully dedicated team at PLDT OnCall for your crucial support.

If you thought operating contact centers was a complicated and costly venture, well it's time for a rethink. PLDT OnCall has the experts and the system in place; now all you need is your Big Idea. Just Plug n' Play.

Equitable defensive block

COCKTALES

Victor C. Agustin

IT LOOKS LIKE THE GLOVES ARE really off between Equitable PCIBank and Banco de Oro.

According to the grapevine, a top Equitable PCIBank official has made preliminary inquiries with the Bangko Sentral if it could instead auction off the controversial 10 percent in treasury shares that the previous owners, the Go family, used to keep themselves in power.

There is one hitch in the proposal, though. The new Equitable PCIBank board voted to retire the 10 percent block late last year, although apparently the Bangko Sentral and the Securities and Exchange Commission have yet to officially approve the retirement and the bank's resulting narrower shareholder base.

If it obtains regulatory approval to unwind the retirement, Equitable PCIBank will most likely auction the 10-percent block alongside the 12-percent GSIS block.

According to the grapevine, not only would Equitable PCIBank obtain higher, market-based pricing for the 10 percent block if the auction, instead of retirement, route were followed, it would also reduce mark-to-market losses, now that the bank share price is trading at the P64 level, instead of the sub-P50 range it was trading in the last quarter when the retirement vote was taken.

More important, the alliance with the Government Service Insurance System—with the added 10 percent, GSIS president Winston Garcia's P92 per share asking price becomes reasonable—could potentially thwart off the Banco de Oro merger plans.

That, apparently, is the game plan.

Web of gambling

WHILE the Catholic bishops were busy fulminating against jueteng, casinos, Garci and mining, Internet-based gambling is slowly creeping nationwide, courtesy of Marcos Trade Secretary Roberto Ongpin and his nephew, former Finance Undersecretary Eric Recto.

Now, with the proposed 20 percent buy-in of ePLDT into Ongpin and Recto's Philweb, gambling—their preferred name is "gaming"—is poised to make a mainstream jump into each landline, cell phone and even through PLDT subsidiary NBC's radio-TV network.

According to the grapevine, ePLDT president Ray Espinosa wants a new profit driver to boost earnings for PLDT's Internet-based subsidiary, and that gaming apparently is so far the only venture available on the horizon.

Money-go-round

- STARTING today, Northwest will stop giving away free booze and start charging $5 per alcoholic drink served to economy class passengers in Asian and trans-Pacific routes.
- LBC'S Carlos "Linggoy" Araneta lost a Makati Regional Trial Court case he filed against his former partner and buddy, Ramon Arnaiz of ATR-Kim Eng Capital.

Judge Rommel Baybay upheld the validity of the joint venture that the two former partners had signed; but which Araneta subsequently wanted rescinded, in taking over The Professional Group.

Araneta was represented by Del Rosario Hechanova Bagamasbad Raboca law firm; Arnaiz, by Villaraza and Angangco.

Heard through the grapevine

NEWLY recycled single/babe magnet NBC president Francis Lumen has quietly put his Pacific Plaza Towers unit at The Fort for sale. Asking price: P23 million, which is P2 million less than a similar unit also placed on the market by Banco de Oro.

(Email: cocktales_pdi@pldtdsl.net or cocktales_pdi@yahoo.com)

Consumers less inclined to spend, survey shows

By Daxim L. Lucas

FILIPINO CONSUMERS HAVE become less inclined to spend their excess cash and are more likely to save it due to lingering concerns about the economy and the country's political stability.

This was the finding of the latest AC Nielsen worldwide survey on consumer confidence which the multinational research firm released yesterday.

In the survey, the Philippines' consumer confidence index declined "marginally" to 93 points in November 2005 from the results of the last survey conducted in May 2005.

"Filipinos are now more conservative in terms of spending money," AC Nielsen managing director Benedicto Cid Jr. said in a briefing, even as he stressed that the results were "relatively unchanged" from the previous results "particularly in the areas of job prospects and personal finances."

The regular survey is used to gauge consumer sentiment and confidence in the future of different economies by examining spending and saving patterns.

More importantly, the survey revealed that consumer confidence in the country remained below the global average of 98 points during the period. Consumers in India and New Zealand were the most optimistic, garnering 132 and 123 points, respectively. Korean and Portuguese consumers were the most pessimistic with 62 and 60 points, respectively.

According to Cid, local consumer confidence took a hit mainly due to concerns about the Philippine economy, with an overwhelming 69 percent of respondents expressing their worry over it.

"Rising oil prices and the value-added tax are factors which contributed to this perception in the Philippines," Cid said.

Respondents in the Asean region also ranked the economies of their countries as their main concerns, specifically Thai, Indonesian and Malaysian respondents.

Aside from the economy, local consumers were also reining in spending due to worries about the country's political stability, the survey found.

"The Philippines takes first place in terms of political stability concerns," Cid said. "This is because we're all aware how it will affect our lives. The resolution [of political troubles] is important if we want our country to move forward."

The local AC Nielsen chief said the Hello Garci wiretapping controversy, the Hyatt 10 mass resignation, and the ensuing attempt to impeach President Macapagal-Arroyo—all of which happened during the run-up to the survey—made politics one of the top concerns of Filipino consumers at 42 percent, versus an Asia-Pacific median of only 18 percent.

Surprisingly, the survey also found that Filipino consumers have also become very conscious about saving their spare cash after all their essential living expenses are covered.

AC Nielsen said 60 percent of Filipinos indicated an "inclination to save"—the second-highest in the region after the Taiwanese.

This contrasts sharply with official statistics which show that the country as having one of the lowest savings rates in the region with only 24 percent of the country's economic output being stashed in banks.

This divergence may be ex-

CONSUMERS/ B6

PNB UITF PRODUCT LINE DEBUTS

The Philippine National Bank has launched seven new alternative investment products under the Unit Investment Trust Fund (UITF). Investors who have long been looking for long-term and high yielding instruments, found the PNB "family of funds" as very attractive options and immediately decided to invest their hard-earned money and put their trust in PNB.

Comprising the PNB UITF Family are:

First in line is the Mabuhay UITF, a peso-denominated unit investment trust fund whose primary objective is income accumulation for its participants. It is invested in short-term, fixed income instruments and available in three variants catering to different levels of investor financial position. These are Mabuhay PLUS for those who are just starting or with modest savings of P50,000; the Mabuhay PRIME for those with at least P1 Million and Mabuhay Prestige for those with P5 Million and above.

Second, the Dollar Profit Fund, suitable for investors in search of higher-earning investments for their US dollar funds. This fund gives its investors access to a conservative yet high yielding portfolio which is invested primarily in dollar denominated, fixed income instruments.

Third, the Peso Punla UITF and the Dollar Punla UITF which were conceptualized for the Overseas Filipino Workers (OFWs) for their hard-earned pesos and dollars. The Dollar and Peso Punla UITF are two of the most affordable UITFs in the market today, requiring a minimum initial participation of one thousand US dollars ($1,000) and ten thousand pesos (P10,000) only, respectively.

The CI Index UITF is intended for the more aggressive investors who would want to diversify into investments in the local stock market. For a minimum of P25,000, investors will enjoy the stable returns of the country's blue chip companies. The CI Index Fund is invested in stocks, fixed income instruments issued by the government and prime corporations in the form of commercial papers and preferred shares.

More Options for Investors

The introduction of the UITF gives PNB customers more investment options to choose from. Clients are given more choices with a wide range of fund types that include purely fixed income, equity and balanced funds. These funds are also suited to meet every customer's financial standing, investment goal, risk appetite and investment horizon. Finally, these funds aim to outstrip benchmark rates in order to generate impressive returns for its investors.

New System in Place

The PNB Trust Banking Group has employed the services of Sungard Asia Pacific for a fully integrated Trust Banking System solution. The new system will handle all front and back office transactions, provide real-time data processing and flexible reporting and allow multi-currency trading, portfolio modeling, risk management and BSP compliance checking. It will also help PNB-TBG improve its operating efficiencies and enhance the over-all quality of its customer service.

Other Investment Management Services

PNB also takes pride in a wide array of investment services for corporations and institutions. These services include corporate investment management, escrow management, retirement fund management, securitization, mortgage trust indenture and bond flotation. The Group also caters to high networth individuals through its Revocable and Irrevocable Trust and Investment Management Accounts.

Interested investors on UITFs and PNB Trust Banking products may contact the Bank's Trust Marketing staff at 8916040 locals 4640, 2512, 4650, 4574, 4587, 4654, 4653 and 4589. Inquiries may also be coursed through any of PNB's 324 domestic branches.

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Lopez firm to put up $4-M gas pipeline

By Abigail L. Ho

LOPEZ-OWNED FIRST GAS Pipeline Corp. (FGPipeline) has entered into a non-binding memorandum of agreement with oleochemical firm United Coconut Chemicals Inc. (Cocochem) to install and operate a $4-million pipeline that will transport natural gas to Cocochem's facilities in San Pascual, Batangas.

First Gen's prospectus for its initial public offering said that under the agreement, a three-kilometer gas distribution pipeline system would be installed by the end of the year.

The project was given an environmental compliance certificate last Aug. 1, 2005.

FGPipeline has already acquired the right of way, addressed the pipeline's technical requirements and secured relevant project permits, the prospectus said.

Cocochem, the country's largest oleochemical plant, consumes more than 16 million liters and 3.5 million liters of bunker C and diesel fuel, respectively, for power and steam generation.

It produces components for the manufacturing of soaps, cosmetics, detergents, pharmaceuticals and beverage, among others, and said it wanted to switch to natural gas for operational and environmental reasons.

In January 2001, RA 8997 granted First Gas Holdings Corp. (FGHC) a franchise to "construct, install, own, operate and maintain" pipeline systems for the transportation of natural gas throughout Luzon.

FGHC on Sept. 6, 2005 transferred this franchise to FGPipeline.

The franchise, which will expire on Feb. 25, 2026, requires its holder to start exercising any of the rights and privileges spelled out in the contract within five years from effectivity.

Failure to start work on any pipeline-related activities by Feb. 25 will mean revocation of the franchise.

"To prevent the revocation of the franchise on the basis of the expiration of the non-user period, FG-Pipeline must undertake activities preparatory to the installation of a gas pipeline, such as taking temporary occupancy of affected properties and instituting expropriation proceedings,"the prospectus said.

RP's top 2 banks post rise in profits

THE COUNTRY'S two biggest banks—Bank of the Philippine Islands and Metropolitan Bank and Trust Co.—reported higher profits in 2005 compared to year-ago levels.

BPI reported a net profit of P8.1 billion in 2005, or 21 percent higher that the previous year's level. Metrobank, the country's largest commercial bank in terms of assets, posted an unaudited net profit of P4.36 billion, up from P3.63 billion in 2004.

BPI said last year's unaudited profit had included the profit in the last four months of 2005 of recently acquired Prudential Bank.

Its return on equity improved to 14.7 percent from 12.5 percent, while return on assets went up to 1.7 percent from 1.6 percent.

"BPI's external auditor is reviewing all Philippine Financial Reporting Standards (PFRS) adjustments applicable to the unibank operations and to the Prudential Bank acquisition," the bank said in a statement to the exchange.

BPI's total revenue increased 23 percent from year-ago level, while non-interest income expanded by 21 percent.

Its operating expenses in the same period rose by 26 percent. Total assets in 2005 stood at P528 billion, up by 12 percent from the 2004 level. *Doris C. Dumlao*

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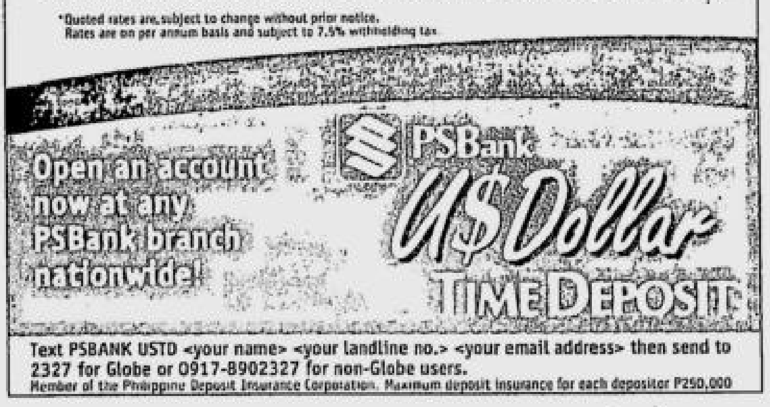
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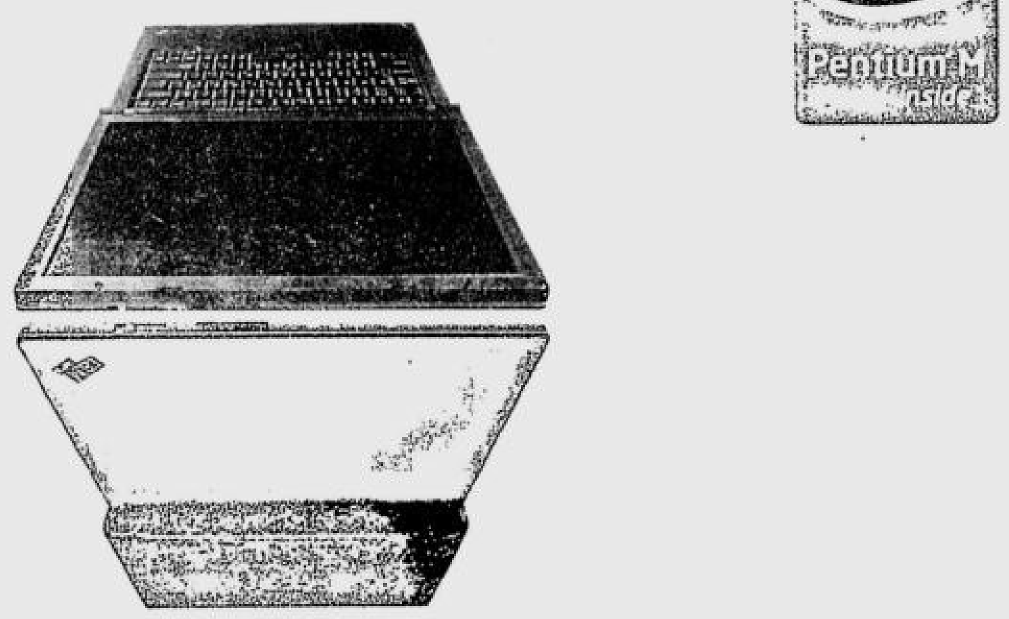

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Insurance agency plans to impose risk-based capitalization rule

By Daxim L. Lucas

LIFE INSURANCE COMPANIES MAY soon have to raise more capital to cover high-risk liabilities, even as the industry's sales continue to stagnate due to the weak economy.

Speaking before a group of life insurance executives, Insurance Commissioner Evangeline C. Escobillo said she would proceed with a proposal to impose the so-called "risk-based capital" approach for insurance firms this year.

"I want risk-based capital in place by mid-2006," she told members of the Philippine Life Insurance Association (Plia) on Tuesday.

"I'm eager to meet my deadline, so submit your comments now," she added, taking many officials of the group by surprise.

PLIA members are deeply divided over the plan which will require insurance firms with larger risk exposure to set aside or raise more capital to protect their stakeholders from adverse market movements.

Insurers with less exposure to risk will be allowed to free up more of their capital for investments and other activities.

Smaller insurers complain that the plan unduly favors large insurance firms which are better capitalized.

Escobillo, who has been at the helm of the IC for just a little over two months, was firm in her stance that the risk-based capital approach was the best way forward for the industry, mimicking a painful policy shift now being undertaken by the banking industry.

The IC chief's thrust toward higher capitalization came just as the incoming head of the industry association outlined the threats facing local life insurance firms.

In his speech, First Life president and CEO Peter Coyiuto said new policies sold by life insurance firms had been declining by 5 percent a year, even as the country's population continued to grow by 1.6 million yearly.

Terminated policies exceed new policies sold by an average of 120,000 a year, he said.

In addition, the total number of "in-force" insurance policies are increasing by only 160,000 a year, even as 400,000 new policies are sold during the same time frame—a sign that less and less policyholders are able to maintain their periodic amortizations.

Workers in the the insurance industry have stagnated with the number of agents having plateaued at 30,000 over the last five years.

"There exist threats that stall our progress," Coyiuto said. "The negative consequences of the decline in productivity can be devastating not only for the life insurance industry but as much for every Filipino family."

CURRENCIES

January 31, 2006 Country	Unit	Euro Equivalent	Dollar Equivalent	Peso Equivalen
United States	Dollar	0.827198	1.000000	52.33
Japan	Yen	0.007033	0.008502	0.44
United Kingdom	Pound	1.462900	1.768500	92.55
Hong Kong	Dollar	0.106643	0.128921	6.74
Switzerland	Franc	0.642734	0.777001	40.66
Canada	Dollar	0.721436	0.872144	45.644
Singapore	Dollar	0.508076	0.614213	32.14
Australia	Dollar	0.619578	0.749008	39.20
Bahrain	Dinar*	2.194684	2.653153	138.85
Saudi Arabia	Rial	0.220592	0.266674	13.95
Brunei	Dollar	0.506520	0.612332	32.04
Indonesia	Rupiah	0.000089	0.000107	0.00
Thailand	Baht	0.021151	0.025569	1.33
UAE	Dirham	0.225223	0.272272	14.24
Euro	Euro	1.000000	1.208900	63.26
Argentina	Peso	0.270990	0.327600	17.14
Brazil	Real	0.375062	0.453412	23.72
Denmark	Kroner	0.134007	0.162001	8.47
India	Rupee	0.018783	0.022707	1.18
Malaysia	Ringgit	0.220615	0.266702	13.95
Mexico	New Peso	0.079142	0.095675	5.00
New Zealand	Dollar	0.563909	0.681710	35.67
Norway	Kroner	0.122999	0.148694	7.78
Pakistan	Rupee	0.013825	0.016713	0.87
South Africa	Rand	0.134921	0.163106	8.53
Korea	Won	0.000852	0.001030	0.05
Sweden	Kroner	0.108339	0.130971	6.85
Syria	Pound	0.015935	0.019264	1.00
Taiwan	Nt Dollar	0.025903	0.031314	1.63
Venezuela	Bolivar	0.000385	0.000466	0.02

NRMDC seen taking over 2 mining assets

By Christine A. Gaylican

STATE-OWNED NATURAL RESOURCES MINING Development Corp. (NRMDC) will acquire mining assets previously held by North Davao Mining Corp. and Batongbuhay Gold Mines Inc.

The Privatization Management Office will transfer these mine sites, classified as abandoned, to NRMDC for development

An official of NRMDC said in an interview that the agency might tap joint venture partners for the development of these mine sites.

About 26 foreign and local investors have signified interest in developing these mine sites, which still have untapped mineral reserves, NRMDC president Artemio Disini said in an interview.

Among those interested are Philippine Metals and Minerals Group Inc., Benguet Corp., Phelps Dodge Exploration Corp., Atlas Consolidated Mining and Development Corp., Apex Mining Co. Inc., China Nonferrous Metals Mining Ltd., Toronto Ventures Inc., Lafayette (Phils) and East Asia Minerals.

NRMDC is seeking a joint venture partner for the exploration and development of the North Davao property. The NRMDC official said a bidding would be held soon for this.

The North Davao concession in Compostela Valley covers 40,000 hectares.

NDMC was formerly owned by the Elizalde family. It was later acquired by the government. Attempts by the Asset Privatization Trust to sell it failed. The Privatization Management Office took over the asset from the APT.

The other mine site is that of BatongBuhay Gold, which is in Pasil, Kalinga Apayao. This covers 444 hectares.

UnionBank posts P2.76B in profit

UNION BANK OF THE PHILIPPINES POSTED a net income of P2.76 billion last year.

This was 21 percent higher than the previous year's P2.28 billion.

The bank's net income has been growing by a compounded annual rate of more than 20 percent in the past five years.

Return on average equity increased to 15.4 percent in 2005 from 14.2 percent in 2004, while return on average assets stood at 2.6 percent.

In a statement, the bank said improved profitability was achieved on top of a 20- percent increase in provisions for loan losses to P421 million from P350 million in 2004.

It said its capital markets businesses showed very strong revenue growth with both accrual and trading gains growing by more than 50 percent. Consumer and small and medium enterprise finance also showed record growth. Interest earnings from credit cards, auto loans, mortgage and Business Line (a loan product secured by customers' deposits or real property) accounted for more than one-third of the Bank's lending income. Earnings from auto finance business went up by 19 percent year-on-year due to higher loan volume. The Bank's volume of new auto finance bookings grew by 15 percent versus car industry sales growth of 10 percent during the comparable period.

Loyola gets license to sell securities

THE SECURITIES AND EXCHANGE COMmission has approved Loyola Plans Consolidated Inc. (LPCI) license to sell P1 billion worth of securities in 2006.

LPCI has completed and complied with all the requirements of the SEC for the granting of licenses and the authorization to deal with securities.

On Jan. 9, the SEC conferred to LPCI the certificate authorizing the company to act as dealer in "Pre-Need Fixed Value Education Plans, Life Plans and Pension Plans in the Philippines."

LPCI is one of the leaders in the pre-need industry, consistently landing in the top 5 in annual ranking.

LPCI will be selling its three products: Pension, education and memorial plans.

Loyola has 17 regional offices and 85 business centers nationwide.

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WB unit to raise $100M for SLEX

Malaysia's MTD to sign toll agreement with gov't this week

By Clarissa S. Batino

THE INTERNATIONAL FINANCE CORP., A unit of the World Bank, has said it will raise as much as $100 million in long-term funds for Malaysian firm MTD Manila Expressway to finance the rehabilitation of the South Luzon Expressway.

The Malaysian firm, a unit of MTD Capital, and the government have reduced the cost of the 30-kilometer highway upgrade to about P8.3 billion from an earlier costing of P11 billion.

MTD is the second largest toll operator in Malaysia.

IFC country manager Vipul Bhagat said the multilateral agency would lend up to $50 million in 10-year funds to the proponent of the South Luzon Expressway upgrade.

The World Bank unit, along with other banks, will then raise another $50 million for the Slex project, said the IFC chief. The syndicated loan will have a maturity of seven to ten years.

Also, MTD Manila Expressway is scheduled to sign the Supplemental Toll Operation Agreement, or Stoa, with the Philippine National Construction Corp. and the Toll Regulatory Board this week.

"We are very keen on the SLEX upgrade," Bhagat said in an interview. "We are just waiting for the Stoa."

The Stoa, which specifies the toll fee and how it is computed, will serve as the contract among the PNCC, the toll board and the Malaysian group.

With the Stoa, MTD Manila Expressway may complete its financing for the project.

The SLEX upgrade is one of the major projects of the Arroyo administration. Investors are hoping that the upgraded roadway, once completed, will facilitate the flow of goods to and from South Luzon.

The state-owned PNCC has the sole franchise to operate toll roads, but lack of funds had forced the PNCC to enter into agreements with private road developers.

Government sources said that the toll fee for each kilometer along the SLEX will be lower than those of other existing toll roads in the country.

"The board of directors of the PNCC took pains to ensure that the rehab of the SLEX would cost the lowest per kilometer in terms of toll fee," a government source said.

The PNCC is currently charging 72 centavos a kilometer for cars and jeeps, P1.44 a kilometer for buses and small trucks and P2.16 a kilometer for trailers and 16-wheelers.

At the North Luzon Expressway, the Manila North Tollways Corp. charges a flat rate of P42 for cars and jeeps from Balintawak to Bocaue. Then along the 70-kilometer closed system, it collects another P2.49 a kilometer for light vehicles.

The Malaysian proponent of SLEX will have to provide 30 percent of the equity, pegged at P2.5 billion.

More than 150,000 motorists use the SLEX daily.

The highway spans about 30 kilometers from Alabang to Calamba. About 60 percent of Luzon's produce passes through the highway each day.

At the same time, the toll fee has to be viable enough for the Malaysian group to recover its investments and for creditors to lend to the project.

MTD Manila Expressway in July 2005 turned over some $2.5 million to the PNCC as proof of its financial capability.

The SLEX upgrade involves the rehabilitation of the Alabang viaduct (Toll Road 1) in Muntinlupa City. It also calls for the expansion of the stretch of Alabang to Sta. Rosa to eight lanes, the Sta. Rosa to Calamba to six lanes (Toll Road 2) and the widening of the Calamba to Sto. Tomas road to four lanes (Toll Road 3).

Pre-need sales dropped over 44% in 2005

Elizabeth L. Sanchez

THE SALE OF EDUCATION AND PENSION plans of pre-need firms fell 44.3 percent to P20.5 billion in 2005.

In a monthly sales report prepared by the Securities and Exchange Commission (SEC), sales of education plans plummeted 56.62 percent to P5.75 billion from January to December 2005, from the P13.3 billion of the previous year.

Pension plans also slipped 43.4 percent during the same period to P11 billion from P19 billion in 2004.

Life plans dipped 10.2 percent to P3.8 billion from P4.2 billion in 2004.

For the month of December alone, total sales dropped 14.5 percent to P1.64 billion. But it recovered by 11 percent against November's P1.48 billion.

Education plans were still the hardest hit in December as sales tumbled 56 percent to P287 million.

Pension plans however started to recover as it posted an 8.3 percent increase in sales to P1.1 billion.

Life plans also continued to improve 1.4 percent in December to P254.6 million.

The pre-need industry is reeling from the financial difficulties of major firms that sought court rehabilitation.

Peso . . .

From page B1

delay in the implementation of the expanded value-added tax and the second, the political uncertainties that were affecting the economic program.

"Things have now changed for the better," he said.

After repealing certain exemptions from the VAT, the government will implement starting today a crucial increase in the VAT rate from 10 to 12 percent. The VAT reform package is the single biggest fiscal measure deemed as necessary to stabilize the government's fiscal position.

Should there be an improvement in the country's credit rating outlook, Veloso predicted that the peso would immediately test 51.70 then slowly appreciate toward 51.25-51.50 to a dollar.

"And after the first quarter and if the expected revenues from the VAT are met, we're going to see the peso at the 50 levels," Veloso said.

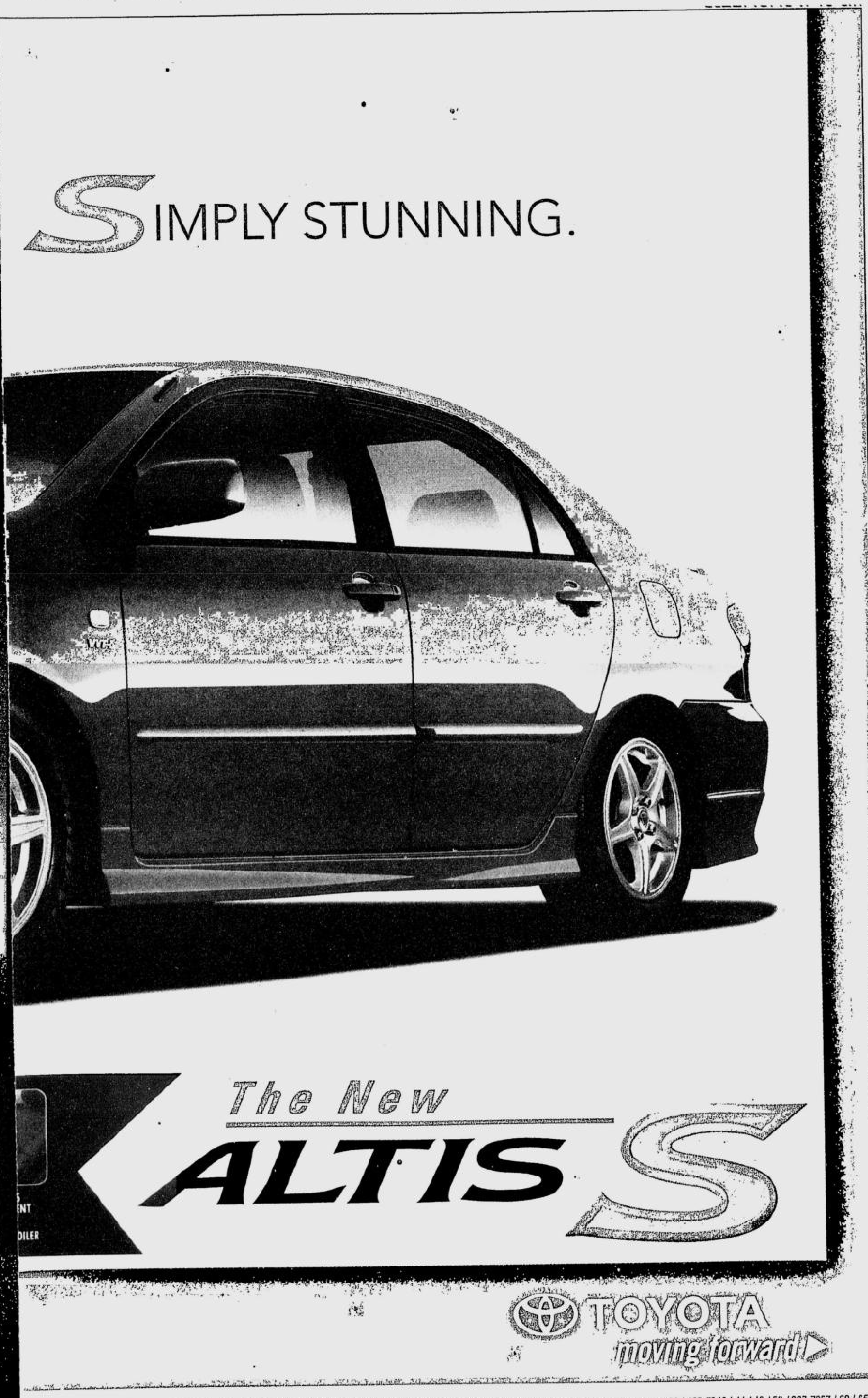
Aside from First Gen, other equity issues in the pipeline include those of broadcast giant GMA Network, mining firm Carmen Copper Corp. and food manufacturer Universal Robina Corp.

Consumers . . .

From page B4

plained by the profile of the survey's respondents, which are mainly middle- and upper-income bracket Filipinos with access to the Internet—presumably groups that have higher disposable incomes and a higher propensity to save.

More than 23,000 consumers were polled over the Internet covering 41 countries in November 2005. In the Philippines, about 500 respondents were surveyed, AC Nielsen said.



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Relentless Toyota unveils latest RAV4

By Charles E. Buban

THE NEW RAV4: compact yet powerful

JUST WHEN A LOT OF PEOPLE expect Toyota Motor Philippines (TMP) to ease up just a bit, the company unveiled last week its latest sport utility vehicle model, the new RAV4. For the fourth time the company topped the local vehicle sales chart (passenger car, commercial vehicle and overall sales count). It was ranked No. 1 in the JD Power Customer Satisfaction Index (a measure of the level of satisfaction among owners of a particular brand and not any particular product).

TMP said the new RAV4 has been completely reengineered for 2006 to project a more prestigious image by providing new technological package that will cater to city driving needs and features not yet found in other vehicles in its class.

"The new RAV4 hits the road this year with a much-improved driving performance, ensured ease of operation with its advanced and friendly technologies, overwhelming utility and superior cabin space, and an elevated image that further portrays a premium feel," promised outgoing Toyota Motor Philippines president Nobuharu Tabata.

The RAV4, first launched in 1996, was the first compact SUV to be introduced in the country. Its last major upgrade was in 2003.

Further strengthening

Tabata said the latest RAV4 is set to further strengthen TMP's position in the commercial vehicle segment, widening its lineup which now includes the Innova multipurpose vehicle, HiLux pickup, Hi-Ace utility van, Previa minivan, and the Fortuner and Prado SUVs.

Bigger than its predeccesor, the new RAV4's bigger exterior dimensions (4600 mm long, 1855 mm wide and stands 1720 mm tall) not only makes it comparable to vehicles a notch above its class but it can now offer a much comfortable seating space and a much more storage space at the back.

The new RAV4 is readily identified by its impressive "hunting eye" projector design for the headlamps, a trendy and distinct radiator grille, a round transparent set of front fog lamps, six-spoke, 17-inch aluminum wheels, oversized outer mirrors with black accent, a much brighter light-emitting diode (LED) rear combination lamps and rear spoiler that promises to enhance the SUVs aerodynamics.

The new RAV4, available in either four-wheel drive and two-wheel-drive variant, is powered by a newly adopted 2.4-liter VVT-i engine (which provides a maximum output of 170 hp/4,000 rpm and maximum torque of 224 Nm/4,000 rpm) and mated to a highly responsive and fuel efficient 4-speed automatic super ECT gearbox.

Improvements

Improvements in the RAV4's interior design are highlighted by the original double wing-shaped instrument panel, highly visible optitron meters, use of luxurious genuine leather and metallic panels, boomerang-shaped door trims, and enlarged horn pad for the steering wheel.

The new RAV4's high-performance air-conditioning system is equipped with independent driver and front passenger side controls and an automatic switch, and a pollen removal mode control that shifts blower to recirculation.

Like most European models, the new RAV4 now has a steering wheel audio switch all for easier manipulation of the entertainment system while driving.

The rear seats tilt down to a 60:40 split with a one-touch lever resulting to a 1870 mm long deck space and its deck floor storage now includes a 90-liter storage box for small or wet items, and a removable two-piece double folding deck board.

The RAV4's new platform minimizes deformations in the cabin area upon impact and even employs the Head Impact Protection system on the ceiling that further protects occupant's head. Front passengers are further protected through a combination of dual stage driver and front passenger, side and curtain SRS airbags mostly found in higher-end SUVs.

The Grim Reaper visits the NLEX

ON THE ROAD

Aida Sevilla-Mendoza

THE GRIM REAPER VISITED the North Luzon Expressway (NLEX) last Wednesday, taking three lives and injuring 23 persons in three separate accidents during a heavy downpour at around 2 p.m. Newspapers reported that the mishaps, involving a total of 16 motor vehicles, took place between the Pulilan and Sta. Rita, Bulacan exits and at nearby Kilometer 40.

However, the public may have become immune long ago to news of road accidents, no matter how many are killed or seriously injured, because of the sheer frequency of these tragic events in our country. Motoring accidents have lost their shock value. People sit up and take notice only when someone famous or a family member or friend is involved.

To most of us, road safety is a boring topic, something to pay only lip service to—until we ourselves are personally affected. Then, we are quick to blame the accident on others or external factors like a slippery road or bad weather.

Multiple

Take, for example, the multiple collisions on the NLEX last Wednesday. While Manila North Tollway Corp. (MNTC), the operator of the NLEX, was still investigating, a news item from Malolos quoted unidentified motorists as saying that the accidents would not have happened if the MNTC had dispatched patrol teams to direct traffic and put up warning signs.

The MNTC should enforce these precautionary measures every time there is an accident or visibility is reduced to zero because of strong rain, they said. Also, that it is the duty of MNTC to ensure road safety because it collects "exorbitant toll fees" from motorists. (The toll for the entire 83-km stretch from Balintawak to Sta. Ines, Pampanga or vice-versa is P203.)

Exorbitant toll rates or not, people who say such things are obviously unaware that the MNTC has divided the NLEX into three sections to each of which three patrol groups are dispatched. In a telephone interview, MNTC president Jose P. de Jesus claimed that 26 patrol vehicles are "prepositioned" at Sta. Rita, San Fernando and Dau and that each section of the NLEX is patrolled 24/7 in loop fashion, whatever the weather conditions.

Patrol

Aside from MNTC's round-the-clock patrols, emergency roadside towing service and emergency medical service are provided by Automobile Association Philippines (AAP) and Lifeline Arrows, respectively.

As for warning signs, De Jesus said that MNTC has Variable Message Signs (VMS) at entrances to the NLEX which are lighted up electronically and warn motorists of slippery or bad road conditions whenever necessary. It is possible, however, that in zero visibility such as that dark, rainy Wednesday, many motorists may not notice or heed the VMS.

De Jesus denied allegations that some low-lying portions of the NLEX were flooded. The tollway is designed to efficiently channel water into the drainage system. He revealed that before rebuilding the NLEX (at a cost of P18 billion), MNTC hired Moss MacDonald of the UK to conduct a safety audit of the old expressway's structural design for defects and these defects were eliminated.

Slippery

De Jesus said that while there were no flash floods, a film of water on the surface of the tollway made the road slippery. Vehicles that run fast and/or tailgate, then suddenly stop, are prone to hydroplaning and colliding on wet roads, he pointed out.

In fact, on page 36 of the North Luzon Expressway Motorist's Handbook recommending a minimum two-second gap between a vehicle and the one in front on roads carrying fast traffic, the gap should be at least doubled on wet roads. Pages 36 and 37 of the handbook give typical stopping distances at speeds ranging from 30 to 100 kph.

Last year, MNTC printed 10,000 copies of the motorist's handbook and gave them away to motorists using the NLEX. A second edition in Tagalog is being printed but this time copies will be sold at a nominal price.

Leaflets on safe driving and the motorist's handbook show that MNTC believes driver education is needed for road safety. But De Jesus admits that after 11 months (a full year by Feb. 10) of operating the NLEX, MNTC has learned that it is difficult to educate motorists, especially on lane discipline and speed limits. "No road, no matter how perfectly built, could guarantee zero accidents if the drivers are not careful," he concluded.

* * *

E-mail comments to asevilla@inquirer.com.ph.

Hearing noises

MY DRIFT

Andre Palma

PEOPLE INTERACT WITH THE physical world through their senses. Significant experiences are filed away in our cortexes and these seem to be referenced using the strongest emotional response. This is probably why we tend to remember moments by the sensory input that is most unique or dominant. If we couple this with our memory, this allows human beings to practically replay entire episodes of our lives in a manner more actual than virtual.

The realization of this "sense and memory" correlation came at a very early age. I used to spend many childhood weekends with my maternal grandparents at their quaint home on Vito Cruz. While I remember being spoiled nearly comatose, I did take home quite a few useful skills from those visits: the capacity to crack eggs straight into a frying pan, learning the four-move checkmate, and the ability to identify cars by the sounds they made.

When it neared the time I would be fetched, my grandfather noticed that I would enthusiastically rush to the gate at the sound of random passing automobiles. Seeing that this was no way for the grandson of a former auto mechanic to display complete ignorance about cars, it was decided that those minutes waiting for my mother to pick me up would be spent in a more constructive manner.

Guessing game

We sat atop the steep concrete flight of stairs that lead to their house so that our view of the narrow street below was unobstructed. As I sat facing away from the street, my grandfather then began to identify cars as they passed by. After a few cars, it would be my turn to guess, only being allowed to gaze at the street to confirm whether I was correct.

This went on for quite sometime—over the span of many weekends—but in the end I could identify the slightly smoother, shriller sound of my mom's diesel Isuzu Gemini from the din of the jeepneys. Call me destined for a life obsessed with the automobile as many a shrink will point to this childhood experience as "formative" and actually quite damning.

From these afternoons listening to the humdrum of traffic, I learned. I always remember these listening sessions with my grandfather every time I jump into an automobile. How is today's test vehicle different from all the many cars I've driven in my lifetime? It is very difficult to remember every little single detail, but my job is much easier because the truly moving stuff stands out.

Pleasure hum

If a car's exhaust note develops a pleasant hum, then how does it compare to what are some of the most beautiful sounds in this world. Is it as rough and ready as the rhythmic bass of a tuned, turbo boxer four at idle? Does it purr with the slinky, feline smoothness of a fuel injected V6? Maybe it croons the fleshy song of an inline-6 willingly charging away from the legal speed limit.

Is it at all as angry as the angst ridden, boy racer wail of a high-strung, 9,600-rpm variable valve timed four cylinder? Is it as dramatic as the retort and commotion of a fire-breathing, force-fed turbo with anti-lag? These are all comparisons made with signature engine noises that have left an indelible mark on my subconscious, merely with the distinctive, striking sounds they produce.

Mundane sounds

Outside of the remarkable exhaust notes, there are hundreds of every day, mundane sounds that one becomes familiar with, both contentedly and uncomfortably, in the course of being around automobiles. There is the curt, effortless crack of a working starter as it helps crank the engine.

There is also the crisp, snap and click engagement of a well sorted, short throw manual gearbox. Another is the low thudding and arresting commotion that comes with early generation antilock brake systems (ABS). The annoying squeak of all too used wiper blades. Can there be a more ominous sound than the warning whine of a timing belt way past its due date? Then there is the grating, high-pitched notice of soon spent brake pads—much like a thousand pieces of chalk on as many badly finished blackboards.

If you really think about it, there is beauty to be encountered when we take our senses to our automobiles. Listening is only a single way to appreciate the intricate substance of cars; the balance of our senses will only serve to give us a fuller, more meaningful automotive experience. Afraid that what you'll discover is different from everyone else? There is no right or wrong way to interpret what spiritually—and literally—moves us. Your opinion is as good as mine.

Mitsubishi, Toyota establish a record

FULL TANK

Al Mendoza

A RECORD OF SORTS HAS BEEN ESTAblished last week when two automotive giants not only in the country but also all around the world unveiled their new models on the same day before an enthusiastic crowd composed mainly of the country's topnotch motoring journalists.

Mitsubishi has rolled out the all-new Galant, which will serve chiefly as its artillery against Toyota's Camry and Honda's Accord. The three models are always regarded neck-and-neck in the luxury category, but with the new Galant, I believe Toyota and Honda should appear uneasy at the new challenge posed by Mitsubishi.

Before the arrival of the new Galant, the Accord has enjoyed relative comfort, what with its victory last year as the Car of the Year by the Coty group of Aida Sevilla-Mendoza, Manny delos Reyes and Tessa Salazar, among others.

However, Toyota has remained undaunted as its Camry continued its strong performance, a feat that helped translate a fourth straight Triple Crown in 2005 by Toyota Motor Philippines.

One guy that came to mind with the new model brandished by Mitsubishi was Kengo Takase, the Mitsubishi president. In a conversation with Takese that I had written here a while back, Takase said he credits the Galant as his virtual passport in gaining a job at the Mitsubishi Motors of Japan right out of college.

"Even when I was still in college, I was already in love with the Galant," said Takase. "Galant was the reason I applied for a job at Mitsubishi in Hiroshima."

Just for that, I would imagine the new Galant could be a real looker—inside and out.

* * *

From the noontime Galant launch, my colleagues had barely enough time to cool off their heels when it was time again to attend a car launch that evening—the unveiling of the new Toyota RAV4 and Altis.

Like in the Galant launch, everybody was awed by the new RAV4, which is nearly two feet longer than the previous model.

Almost everybody agreed that the new RAV4 looked thoroughly masculine—like a thoroughbred, if you ask me—and it was the kind that defines once more the direction of tomorrow's compact SUVs.

It looks sturdy, its external features appearing like a Hollywood hunk if you're talking of an actor out to essay the role of a muscular gladiator a la Russell Crowe.

Easily, the new RAV4 overshadowed the Altis-S—the S being for the "sportiness" of the new model.

The night, highlighted by Danny "Sir John" Isla's Beatle-inspired (as usual) "It's getting better all the time" theme, took a sentimental dimension since it also served as a farewell for Nobuharu Tabata, the outgoing TMP president.

In his speech, Sonny Guerrero, TMP's senior VP for marketing, gave credit to Tabata's brilliant leadership as he acknowledged Tabata's exemplary feat of making Toyota Triple Crown winner four years in a row in his four years of stay here.

Tabata, well-loved by the media, was misty-eyed when he came down from the stage after reading his last farewell, which was lustily applauded by a huge throng that included his successor, Hiroshi Ito, and TMP vice chair, the always-dapper Alfred Ty.

Sayonara, Tabata-san. You will be missed.

* * *

I salute the opening recently of Isuzu Quezon Avenue, which is one of four Isuzu dealerships owned and operated by Industrial and Transport Equipment Inc. (Inteco).

This is another proof of Isuzu's continuing success in the country. It is no secret that Isuzu has been the leader in diesel engine technology in the country for years now. The Isuzu Inteco on Quezon Avenue is owned by the same group that manages Isuzu dealerships in Pangasinan, Pampanga and Edsa. The key word in Isuzu's conduct of business is, as Timmy Naval puts it: "Personalized." Whether sales or after-sales, Timmy said all services rendered are specifically tailored to the individual customer's requirements.

Cheers to Isuzu, whose new Alterra, indeed, is another knockout like our present national sports hero, Manny Pacquiao.

* * *

QUOTE ME. Hypertension is caused mainly by stress so, don't stress yourself. Always stay calm while driving.

A VENEZUELA state-run oil company pumping "donkey" is seen as the night falls over the eastern shore of Maracaibo Lake in Las Salinas. **OPEC** is unlikely to cut production when ministers gather Tuesday in Vienna to decide on oil policy, analysts and oil ministers said, as worries over supply disruptions from Nigeria and possibly Iran hang over the meeting. AP

Crude oil prices edge up on tensions over Iran

Opec seen keeping production output steady

SINGAPORE—CRUDE OIL PRICES rose slightly Tuesday as nagging worries over Iran's nuclear standoff with the international community overshadowed expectations that Opec will keep its output steady at the oil cartel's meeting later in the day.

Light, sweet crude for March delivery on the New York Mercantile Exchange rose 13 cents to $68.48 a barrel in Asian electronic trading.

The contract on Monday gained 59 cents to settle at $68.35 a barrel.

March Brent crude futures on London's ICE Futures exchange rose 12 cents to $66.71 a barrel.

Heating oil fell 0.13 cent to $1.8325 a gallon (3.8 liters) while gasoline lost 0.24 cent to $1.7725 a gallon.

Traders are watching the meeting of the Organization of Petroleum Exporting countries in Vienna Tuesday and the International Atomic Energy Agency on Thursday for price direction, analysts said.

Saudi Arabia's influential oil minister, Ali Naimi, said Monday that Opec members were "all in agreement" about keeping output steady at current levels.

The US, Britain, France, China and Russia agreed Tuesday that Iran should be hauled before the UN Security Council, where the five countries are permanent members, over its disputed nuclear program.

After a private four-hour meeting, the countries issued a joint statement calling on the International Atomic Energy Agency, the UN nuclear watchdog, to report the Iran case when it meets in Vienna on Thursday. The UN Security Council could impose sanctions or take other harsher action against Iran, OPEC's second-largest producer.

"Despite the efforts to avert a crisis the market seems unconvinced that its unlikely that we can have an outcome that wont affect the price of oil," Phil Flynn of Alaron Trading Corp. said in a research note.

Traders also eyed developments in Nigeria, where rebels continue to threaten oil companies. On Monday, four foreign oil workers who had been held hostage for two weeks were released after a secessionist leader appealed to their captors, who had demanded southern Nigerians benefit more from their region's energy wealth.

Nigeria is Africa's leading oil exporter and the fifth-biggest source of U.S. oil imports. *AP*

GOODBYE GREENSPAN

US Fed expected to raise key rates

WASHINGTON—FEDERAL RESERVE officials, meeting one last time under Alan Greenspan's guiding hand, were expected on Tuesday to raise US interest rates for a 14th straight time, while signaling uncertainty about the future.

After their last rate rise on Dec. 13, policy-makers said higher borrowing costs would "likely" be needed and analysts are united in the view the Fed will push up overnight rates another quarter-percentage point to 4.5 percent.

Economists, however, look for a shift in tone in the Fed's description of the rate outlook to suggest an increase at the next meeting in late March is not a done deal.

Many Fed watchers think the central bank will ditch "likely" and simply say more rate hikes "may" be needed.

Others think the Fed may drop the guidance it has been offering since it began to push credit costs up in June 2004 and say simply that incoming data will drive its decisions.

The meeting may or may not mark the end of a 19-month long rate-rise campaign, but it will without question mark the end of Greenspan's 18-1/2 years in office.

The US Senate is expected to confirm former Fed Governor Ben Bernanke as the next chairman with a vote at some point during the day, clearing him to take office on Wednesday.

"Our guess is that Greenspan will try to leave his successor with as clean a slate as possible, both in terms of policy buzzwords and in terms of implied policy guidance," Lou Crandall of Wrightson ICAP wrote in an analysis for clients.

When the Fed began to push up the overnight federal funds rate 19 months ago, it stood at a 1958 low of 1 percent.

The benchmark rate is now at 4.25 percent, close to a level many economists say neither spurs nor weighs on economic activity.

"The easy part of the tightening cycle is behind us now and so you're at the point where more judgment is required," said Dana Johnson, chief economist at Comerica Bank in Detroit.

In futures markets, where bets are placed on the direction of interest rates, investors see about an 80 percent chance of another quarter-point tightening at the Fed's next meeting on March 28, the first gathering at which Bernanke will take the lead.

But the economic crosscurrents are far from clear, and Fed officials are expected to stress that they will make their decisions based on incoming economic information.

The US economy expanded at a meager 1.1 percent rate in the fourth quarter of last year, but inflation aside from volatile food and energy prices was running a bit faster than Fed policy-makers would like to see.

However, so-called core prices edged up just 0.1 percent in December and have gained only 1.9 percent over the past 12 months, just within the Fed's perceived comfort zone.

While most economists expect the economy to rebound sharply this quarter from its surprisingly sluggish pace at the end of 2005, some expect a softening housing market to eventually take the wind out of the expansion's sales.

Merrill Lynch chief economist David Rosenberg points to declining prices for new homes as foreshadowing the weakening that may lie ahead. *Reuters*

Tracing Alan Greenspan's career

GREENSPAN

WASHINGTON—A CHRONOLOGY OF Alan Greenspan, who was to steer his last meeting of the Federal Reserve Tuesday after more than 18 years as chairman:

- 1926: Born on March 6 in New York. In the 1940s, attends the Juilliard musical school but gives up a career as a big band saxophone player to study economics at New York University.
- 1954: Forms Townsend-Greenspan, an economic consultancy, with a business partner in New York.
- 1974: After previously acting as economic adviser to presidential candidate Richard Nixon, is appointed chairman of President Nixon's Council of Economic Advisers. Continues under Gerald Ford when Nixon resigns in disgrace.
- 1977-1987: Back at Townsend-Greenspan.
- June 1987: Nominated by President Ronald Reagan as Federal Reserve chairman, to succeed Paul Volcker. Takes office in August, after Senate confirmation.
- October 1987: Stock market crashes on "Black Monday". Greenspan's cool handling of the crisis earns the new Fed chairman profound respect.
- 1991: President George Bush appoints Greenspan to a second term, but later blames him for contributing to his election defeat to Bill Clinton after the Fed refused to lower interest rates.
- 1996: Clinton appoints Greenspan to a third term. In December, the Fed chairman issues his now-famous warning of "irrational exuberance" in the stock market. But after a slight pause, share prices continue to rocket.
- 1997: Marries long-time partner Andrea Mitchell, an NBC news correspondent. An earlier marriage in 1952 was short-lived.
- September 1998: Greenspan organizes a bailout of Long-Term Capital Management for fear of global market panic if the huge hedge fund is left to collapse.
- 2000: Clinton appoints Greenspan to a fourth term. The next year, which is marked by the September 11 airborne attacks, the Fed starts driving rates to historic lows in response to the first US recession in 10 years.
- 2004: Appointed by President George W. Bush to serve for an unprecedented fifth term as Fed chairman. *AFP*

Japan jobless rate fell in Dec.

TOKYO—JAPAN'S LABOR MARKET improved in December as the jobless rate fell to a lower-than-expected 4.4 percent, helping to boost household spending and boosting expectations of firm economic growth ahead.

The jobless rate was down from 4.6 percent a month earlier and below a consensus forecast of 4.5 percent.

That was still above a seven-year low of 4.2 percent marked in June and September, but officials and economists have said the slight rise in recent months was the result of workers seeking better jobs amid recovering business conditions.

The jobs-to-applicants ratio for December rose to 1.00 from 0.99, meaning 100 jobs were available for every 100 applicants, the first time it had reached the even level since September 1992.

"The unemployment figure shows that the period of stalled economic recovery that we saw in the middle of last year is ending, and that the number of people who are finding work is starting to pick up," said Naoki Iizuka, chief economist at Dai-ichi Live Research Institute.

"At this rate, we could see the unemployment rate fall to the mid-3 percent range by the end of the upcoming financial year … A dip into the 3 percent region could have an upward impact on consumer prices," he said.

Seiji Adachi, a senior economist at Deutsche Securities, said that in addition to the fall in the unemployment rate, the quality of jobs on offer appeared to be improving.

"Full-time jobs are now on the rise, whereas a little while back it was just part-time and contract workers," he said.

"With the labour market improving, household spending figures are looking good too. With both domestic and external factors positive, October-December GDP (gross domestic product) figures could be very strong," he added.

Separate government figures on Tuesday showed that spending by salaried workers' households in December rose 3.2 percent from a year earlier and gained a seasonally adjusted 0.4 percent from November.

GDP expanded at a real 1.0 percent in annualized terms in the July-September quarter. The government expects the economy to grow 2.7 percent in the current fiscal year to March 31 and 1.9 percent in fiscal 2006/07.

Japan's economy has been gradually recovering in the last few years after more than a decade of stop-and-go growth. *Reuters*

Asia shares, gold climb

SINGAPORE—ASIAN STOCK MARKETS marched to multi-year highs on Tuesday, buoyed by regional economic optimism and strong Japanese company results, while Middle East tensions and worries about high oil prices pushed gold to a 25-year peak.

London spread betters were calling the FTSE 100 index 7-10 points up, and the dollar was steady ahead of an expected US interest rate hike later in the day.

Crude oil held above $68 a barrel as Opec oil ministers gathered for a meeting in Vienna, and ahead of an emergency meeting of the United Nations' nuclear watchdog to discuss Iran's atomic energy programme.

Technology stocks were strong around Asia and the Nikkei advanced to a 5-½ year high, closing up 0.6 percent for a sixth straight day of gains as Japan's earnings season reached a peak.

"Global markets, including Japan, are now on a rising trend after some recent falls, and that's increasing confidence that gains (in local shares) will continue," said Kim Seong-ki, chief investment officer at Chohung Investment Trust Management in Seoul.

MSCI's index of non-Japan Asian shares hit a record, and stood 0.5 percent higher at 0621 GMT, led by firmer technology shares.

US stocks closed little changed. The Dow Jones industrial average fell about 0.1 percent and the Nasdaq Composite Index rose by a similar amount.

Gold reached a 25-year peak of $570.40 an ounce after platinum touched a record in Europe on Monday.

Dealers said the victory by Islamic militant group Hamas in Palestinian elections and high oil prices, coupled with uncertainty in currency markets, was combining to lift gold's appeal among small and institutional investors.

"Gold's still a safe-haven investment and that's showing," one trader said.

U.S. crude oil futures rose 7 cents to $68.42 a barrel ahead of an OPEC meeting later in the day, at which the major oil-producing nations are likely to leave output levels unchanged. *Reuters*

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Notice is hereby being given that spouses EDWIN and AMELIA RESURRECCION of No. 87 Binhing Pag-Asa St., Taytay, Rizal are looking for 3-C Commercial Credit and Lending Investor which last held office at Leoncio Building, Rizal Ave., Taytay, Rizal in favor of which they have executed a Deed of Mortgage in the Sum of FIFTY THOUSAND PESOS (P50,000.00) on May 29 1992 for purposes of redeeming their property and payment of the amount of mortgage. (PDI-Jan. 25, Feb. 1, 8 2006)

LEGAL NOTICE

I, Praxedes R. Luna do hereby notice public that the parcel of land at Bambang Pasig City left by Roman Santos had sworn an affidavit of adjudication notarized by Atty. Ernesto F. Bonifacio of Pasig City with Doc. No. 384, Page No. 76, Book No. 60, Series of 1999. (PDI-Jan. 25, Feb. 1, 8, 2006)

Notice is herbey given that the estate of the late Hermilo Soliman Trias has been extra-judicially settled among his heirs before Notary Public Benedicta F. Barrientsos as per Doc. 116, Page# 25, Book # XI, Series of 2005 (PDI-February 1, 8 & 15, 2006)

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✓ **Will handle a sub-distributor partner to grow the business.**

QUALIFICATIONS:
- College graduates from the localities;
- Highly motivated; Aggressive; Hardworking;
- Must possess excellent oral and written communication skills both in English and Filipino;
- Preferably Male, willing to work on a graveyard shift, fast-paced, dynamic and flexible environment.

☐ Background in sales is not necessary, but a plus...

CUSTOMER SERVICE REPRESENTATIVE

to handle the needs of our SUB-DISTRIBUTORS

✓ **Applicants must be a resident of Pampanga**

QUALIFICATIONS:
- Female;
- College graduates;
- Must have a pleasing personality;
- Highly motivated; Aggressive; Hardworking
- Must possess excellent oral and written communication skills both in English and Filipino;
- Background in customer service is a plus;
- Computer Literate.

Send your *Resumé* to:

GQY Distribution Group Inc.
Dolores Homesite Extension
(near Jun-Jun's Bibingka Rest., McArthur Highway)
City of San Fernando Pampanga
or call/fax (045) 961-4048

*(For **Business Dev't Supervisors** applicants please look for **Mr. Mar Manabat** or **Mr. Jess Yap** or can email your resumé to jessy@mail.imet.net.ph or gqydistribution.com.ph)*

and

*(For **Customer Service Representative** applicants please look for **Lynn Marcelo**)*

FILSCAP

The FILIPINO SOCIETY OF COMPOSERS, AUTHORS & PUBLISHERS, INC. A non-stock, non-profit association of music composers, lyricists and publishers – engaged in the collective administration of copyright is in need of the following:

CHIEF EXECUTIVE OFFICER

- Male or Female with a minimum 5-7 years in managerial position;
- MBA an advantage;
- Well versed with Performance Management principles and application;
- Strategic Planning and Management Skills;
- Familiar in the formulation and implementation of the Balanced Scorecard;
- Well versed with Management Information Systems;
- With finance experience and know-how of accounting processes and procedures;
- Organizational development skills;
- Marketing experience an advantage;
- Account management experience;
- With good presentation skills, and has know-how in the use of presentation software (MS Powerpoint, Macromedia Flash);
- Healthy, honest and has integrity;
- Computer literate
- Pleasant personality
- Team player

FINANCE OFFICER

- Male or Female with a minimum 3-5 years as comptroller, finance manager / officer of a bank or a multinational company;
- Must be a Certified Public Accountant;
- MBA an advantage;
- Well versed in running Automated Financial Accounting Systems;
- Familiar with funds procurement, budgeting, financial forecasting, cash management, credit administration and investment analysis;
- Strategic Planning and Management skills;
- Organizational development skills;
- Healthy, honest and has integrity;
- Account management experience;
- Computer literate;
- Pleasant personality;
- Team player

I.T. PERSONNEL

- Must have a Bachelor's degree in Computer Science or related field;
- Must have knowledge in:
  - Operating System – Windows 98;
  - Others – FoxPro; Oracle
- Analytical, results-oriented and team player;
- Willingness to work extended hours;
- Ability to work independently and in a group environment;
- Must have effective written and oral communication skills and be able to handle multiple priorities;

IN-HOUSE LEGAL COUNSEL

- Male or Female
- Must have at least 2 years experience in litigation;
- Must be knowledgeable in Intellectual Property Code of the Philippines, particularly the Copyright Law.

Please submit resumé not later than February 6, 2006 to:

Attention: THE FILIPINO SOCIETY OF COMPOSERS,
AUTHORS AND PUBLISHERS, INC.
(FILSCAP, INC.), 1365 E. Rodriguez Sr. Ave., Quezon City
Email address: mjsuarez@filscap.com.ph

Republic of the Philippines
Leyte Metropolitan Water District
A. Mabini St., Tacloban City

INVITATION TO APPLY FOR ELIGIBILITY AND TO BID

The Leyte Metropolitan Water District through its Bids and Awards Committee (BAC), invites interested contractors to apply for eligibility and to bid for the herein projects:

CONTRACT	APPROVED BUDGET FOR THE CONTRACT
CONTRACT #1 – Security Services for Area I – Main office, Tacloban City; Nula-Tula Depot, Tacloban City; Serin Reservoir, Tacloban City; Tolosa Pumping Station, Tolosa, Leyte; Ambao Hill Reservoir; Tanauan, Leyte; and other future facilities. Number of guards: not less than thirty (30).	P5,016,000.00
CONTRACT #2 – Security Services for Area II – Rapid Filtration Plant, Brgy. Hibunawon, Jaro, Leyte; Dagami Settling Basin, Dagami, Leyte; and other future facilities. Number of guards: not less than thirty (30).	P5,016,000.00

The prospective security agency should be:
1. Duly licensed by the PNP (regular license to operate) for at least 3 years
2. At least two (2) years of experience within the last five (5) years in providing security services to any private or government offices having at least 200 personnel;
3. With at least 50 licensed firearms (i.e., shotgun, caliber .38 revolver, 9mm pistol)

Interested bidders may obtain the complete list of requirements for Eligibility Check from the Bids and Awards Committee (BAC) of LMWD at its main office located at A. Mabini St., Tacloban City, starting ***February 2, 2006*** upon payment of a non-refundable fee of ***P200.00*** in the form of cash. Deadline for submission of Eligibility Requirements together with Letter of Intent shall be on ***February 8, 2006*** from ***9:00 am to 5:00 pm.*** All applicants shall be notified on the result of the eligibility check.

Bid Documents will be available only to eligible bidders upon payment of a non-refundable amount of ***P5,000.00*** to the Leyte Metropolitan Water District's Cashier on ***February 17, 2006.*** Pre-bid conference is scheduled on ***February 23, 2006, 10:00 am*** while submission and opening of bids shall be on ***March 8, 2006 10:00 am*** at LMWD main office, A. Mabini St., Tacloban City.

Eligible security agencies may bid in all contracts. However, only one (1) Service Area Contract shall be awarded to a bidder.

The Eligibility Check/Screening as well as the Preliminary Examination shall use non-discretionary "pass/fail" criteria. Post-qualification of the lowest calculated bid shall be conducted.

All particulars relative to Eligibility Statement and Screening, Bid Security, Performance Security, Pre-Bidding Conference(s), Evaluation of Bids, Post-Qualification and Award of Contract shall be governed by the pertinent provisions of R.A. 9184 and its Implementing Rules and Regulation (IRR).

The Leyte Metropolitan Water District assumes no responsibility whatsoever to compensate or indemnify bidders for any expense incurred in the preparation of the bid.

(Sgd.) VIOLETA C. SIMBULAN
BAC Chairperson

(PDI–Jan. 25 & Feb. 1, 2006)

FLOOR FINISH – FLOOR LEVEL (FF-FL), INC.

Please be informed that **FF-FL, Inc.** has a patent application pending with the Philippine Intellectual Property Office (Application No. 1-2004-000494) over a **"Method of Constructing Concrete Walls Without Forms and Through Concrete Spraying".**

FF-FL, Inc. will do its utmost – including the filling of the appropriate administrative criminal and/or civil action – to preserve and protect its intellectual property rights on the method/process it has submitted for patenting against those who would misappropriate or use it without the knowledge and its written consent.

(PDI–Feb. 1, 2006)

NOTICE TO THE PUBLIC

RACHEL BILLIONES Y ZARA has pending case for qualified theft pending before Makati Regional Trial Court, Branch 137 with Criminal Case No. 05-2275.

Warrant of Arrest has been issued against her.

Any information regarding her whereabouts can be communicated to the Police or Telephone numbers: 744-6441/721-8400.

(PDI - Feb. 1, 2006)

URGENT FOR TAIWAN

GUARANTEED FAST DEPLOYMENT & OT

OPERATORS

PONTEX PLYBLEND CO., LTD. (Reg. No. 100082669)
Females: 20-26 yrs old; at least 155 cms; Vocational or College Graduate of Electronics related Courses; OR with experience in any electronics factory. (Pls register before Feb 2) Employer's Interview: 3 Feb 2006

CHROMA ATE INC. (Reg. No. 10076283)
Males: 20-28 yrs old; at least 160 cm ; Vocational or College Graduate EC E/ IE/ COE / EE Courses; With or w/out experience. (Pls register on or before Feb 14) Employer's Interview: 15 Feb 2006

HIWIN TECH. CORP. (Reg. No. 10084110)
Males: 20-30 yrs; 165 cm & above; at least College level or Vocational Graduate of Electronics / Mechanical; OR w/ Experience in Electronics / Lathe/CNC Factory. Employer's Interview: February 2006

DH / CARETAKERS
Females: 23-36 yrs; Single/Married; At least 4'11" (150 cm); at least High School Graduate; First Timer or with abroad experience (in HONGKONG, SINGAPORE/MIDDLE EAST/TAIWAN/ MALAYSIA)

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More CLASSIFIED ADS on Pages A10, A14, A16 & A17

"Lola Inso"

Resureccion B. Mauricio

Peacefully joined our Lord on
January 29, 2006
at the age of 80.

Her loving children: **Bing & Tess; Rose & Timmy Molina; Vic &Thelma; Malu & Rey Valdez; Naty & Junie Zalamea**; her grandchildren **Mark; Marife, Abby & Gelli; Toffy, Carlo & Ian; Maddi; A3, Anneka & Andrew;** other relatives & friends request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at Don Bosco Makati. Interment will be tomorrow, February 2, 2006 at the Manila Memorial Park-Paranaque after the 9AM mass at Don Bosco.

The Board of Trustees, Faculty and Administration of the

LYCEUM OF THE PHILIPPINES

Wish to express their deep sense of loss

on the death of their Trustee

Br. ANDREW B. GONZALEZ FSC

His legacy to the cause of education and to the youth of our Motherland

will always be gratefully remembered.

LA FUNERARIA PAZ, INC.

Tel. Nos. 712-3001 •743-6502; Mla. 711-6931 to 35

NAME OF DECEASED	PLACE OF VIEWING	INTERMENT/CREMATION	
		DATE & TIME	PLACE
Lourdes M. Padiernos	Bahay Carmelo, Our Lady of Carmel Church, Q.C.	Feb. 02, 2006; after the 8:00 a.m. Mass	Himlayang Pilipino
Agnes B. Cabalquinto	Ascension of Our Lord Parish, Lagro, Novaliches, Q.C.	Feb. 04, 2006; after the 8:30 a.m. Mass	Paz Crematory

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IN MEMORIAM

On the Eighth
Death Anniversary of

CORAZON R. CUI

On the 1st of February 2006, her 8th death anniversary,
Masses and prayers will be offered at St. Joseph the Worker Parish,
Richmond, BC, Canada; St. Paul's Parish, Richmond, BC, Canada;
St. James the Great Parish, Ayala Alabang;
Mary Mother of Good Counsel Church, Marcelo Green Village.

We are very grateful to all who keep our beloved **CORITO** in their memory and who continue to pray for her.

Mackie, Gabby, Rosabel, Carla, Mako, grandson Zachary and granddaughter Cara Corazon.

An obituary with a picture can be a fitting tribute to your departed loved one.

Always caring...

INQUIRER OBITUARIES

OBITUARY REQUIREMENTS:

❶ Copy of Death Certificate

❷ Any identification document (I.D.)

WE ACCEPT CREDIT CARDS and bank-to-bank payments

Our Dearly Beloved Papa

Atty. Antonio A. Pe Aguirre

Now peacefully rests in the infinite
Grace and Goodness of the Lord
on the 28th day of January, 2006 at the age of 66.

His loving wife **Violeta**; children **Santiago Raymond III, Byron Paul** and **Annie Lynda**; parents **Santiago II** (†) and **Petronila**; grandchildren **Pauline** and **Alyssa Alaine**; brothers and sisters **Emmanuel** and **Donata, Estrella** and **Tito, Florecita** and **Jose, Emilio** and **Thelma, Winston, Gilberto** and **Inday Antoniettė, Leonardo** and **Antonette**, relatives and friends request the pious readers to pray for the eternal repose of his soul.

His remains lie in state at La Funeraria Paz, Araneta Ave., Quezon City.

Interment will be on Saturday, February 4, 2006 at the Holy Cross Memorial Park, Quezon City after the 7:30 a.m. Mass.

Gracia Rojas Sanchez y Moreno

of Lagro, Quezon City
College & High School Professor
TIP & Araullo High School

Peacefully joined her Creator
on January 29, 2006 at the age of 65.

Her husband Gerardo; daughter Patricia Lourdes (Patty); sons Rafael (Raffy) and Noel (Pom-pom), relatives and friends mourn her passing away and request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at La Funeraria Paz, Chapel-I, Araneta Avenue, Quezon City.

Interment will be on Friday, February 3, 2006 at the Loyola Memorial Park, Marikina after the 9:00 a.m. Mass at La Funeraria Paz.

THE OFFICERS AND MEMBERS OF THE SUPREME COUNCIL OF SOVEREIGN GRAND INSPECTORS GENERAL OF THE 33RD AND LAST DEGREE, ANCIENT AND ACCEPTED SCOTTISH RITE OF FREEMASONRY OF THE REPUBLIC OF THE PHILIPPINES

deeply mourn the passing of

ILL. REYNOLD S. FAJARDO, 33rd

Grand Treasurer General, H.E.

who died on January 27, 2006, at the age of 73. His remains lie in state at Chapel 3C Funeraria National, Araneta Avenue, Quezon City and will be transferred to the Grand Lodge of the Phils., Plaridel Masonic Temple tomorrow, February 02, 2006.

The 18th Degree Funeral Rites will be performed by The Supreme Council at 7:00 P.M., February 03, 2006 followed by 3rd Degree Funeral Rites by the MW Grand Lodge F. & A.M. of the Phils.

Interment will be on February 04, 2006 at 11:00 A.M. at Eternal Garden, Caloocan City.

Our Dearly Beloved MAMA

ELSA RILLO ANTIOQUIA-CAPUNITAN

of Iriga City and Craig St., Sampaloc, Manila

*Loving wife of the late **SERVANDO M. CAPUNITAN** of Biñan, Laguna, peacefully joined her Creator on January 28, 2006 at the age of 68.*

Her bereaved children, **VICVIC & PETER OLIVA, SUSAN & SINDAB MANGODA, CECILLE, BOBOY & JERVIE ARELLANO, GIGI & MARK SPINELLI**, and **JAY**; grandchildren, **PEEVEE, PEEJAY, PHYLLIS, JEFF-JEFF, JEROME, AYA, KATHY, LAUREN**, and **ISSA**; brothers, **JOSE JR., JAIME**, and **RUBEN**; sisters, **TERRY, ESTELA, MAGLIE**, and **NORA**; cousins, nephews & nieces, other relatives and friends request the pious readers to pray for the eternal repose of her soul.

Her remains lie in state at the Arlington Funeral Chapel, Araneta Avenue, Quezon City. Her body will be flown to Iriga City on Friday, February 3, 2006 and will lie in state at the Rillo Ancestral Home in San Miguel, Iriga City.

Interment will be on Monday, February 6, 2006 at the Iriga City Catholic Cemetery after a Concelebrated Mass at the St. Anthony de Padua Parish Church, Iriga City at 2:00 p.m.

SG SCIENTIFIC GAMES

Philippine Charity Sweepstakes Office

PACIFIC ONLINE

Pacific OnLine Upgrades Lottery System in VisMin PCSO

PCSO Chairman Serge Valencia proudly waves the FIRST BET SLIP under the new system.

P7400.00
Lotto
6/42
6/45

JANUARY 2006 SALES HITTING RECORD HIGHS!

6/49 Jackpot Totals P150 Million on January 22, 2006

Pacific OnLine Systems Corporation, system provider in the Visayas and Mindanao regions (VisMin), upgraded and revolutionized the system and terminals used for on-line lottery operations, when they migrated from the traditional Legacy lottery system, and invested in the new, state-of-the-art lottery and terminal system from Scientific Games International (SGI).

Pacific OnLine Chairman and President, Willy Ocier disclosed that the migration project cost almost US$10 million, but he added, "The company believes that the pay-off to the lotto players in VisMin, the PCSO, and the company itself will more than off-set the huge cost involved in migrating to a new, state-of-the-art computer system and terminals. Besides, as a system provider to a government agency tasked with generating funds for charity, Pacific OnLine's huge investment will contribute in a big way to PCSO's fund raising activities through the on-line lottery," concluded Mr. Ocier.

The seamless migration to the new system which started in the 2nd quarter of 2005, is now 100% complete. SGI's Extrema is a PC-based lottery terminal using the latest technology on touch-screen operation. It features voice prompts, video graphics and menu-driven operations that can be accessed by simply touching a screen icon. It uses a non-impact thermal printer, making the cumbersome and expensive traditional impact printers that require frequent inked ribbon change and maintenance, a thing of the past. The thermal ticket print-outs are guaranteed to last beyond the one-year redemption period of the Philippine Charity Sweepstakes Office (PCSO), provided it is properly handled and stored.

Pacific OnLine's central computer system uses the new Proliant Server of Hewlett Packard, the latest model that uses Intel processors, with a speed of 3.6 gigahertz. Compared to the old system, which has only a speed of 1.0 gigahertz, the new server has more than three times the previous processing speed. This translates to faster transactions at the agent's level, and faster transactions means more players served at any given time. The system also has a double redundancy or triplex configuration which ensures continuity of operation and data storage in three separate computer systems. This means that should one or even two of the computers fail, which is a remote technical possibility, on-line lottery will go on uninterrupted in the Visayas and Mindanao regions. In addition, Pacific OnLine Systems Corporation is putting up a back-up system off-site, or a fourth redundancy or quadruple computer system to further beef-up its already stable computer system.

The breakthrough technology is the system's versatile connectivity, which is just perfect for the country's "hybrid" telecommunications network. The new SGI system of Pacific OnLine is capable of being connected using GPRS technology (that's mobile phone connectivity for non-techies). Philippine Charity Sweepstakes Office can now appoint agents in areas heretofore impossible to connect due to the absence of traditional communication links (landline and radio modem), for as long as cell sites are available. 180 out of more than 700 VisMin agents of PCSO are now connected to the system via GPRS. The system can also support a mobile, handheld, on-line lottery terminal, perfect for far-flung locations and occasional events such as town fiestas and weekly market days.

The revolutionary on-line lottery system is also capable of using Internet connectivity, as it is IP-based. This means that if and when PCSO should start cyber marketing their lottery products, their agents in Visayas and Mindanao are ready, now, for such a strategic marketing move, which is getting to be the trend in other countries due to the convenience of Internet buying.

PCSO (Visayas-Mindanao) will have 900 agent outlets by March 2006 and is targeting 1200 outlets by end-2006. Total sales in VisMin hit a record ₱3.37 Billion in 2005, which is 25% higher than total sales of ₱2.7 Billion in 2004.

Pacific OnLine Systems Corp. has been profitable every year since year 2002.

President/Chairman of Pacific OnLine Systems Corporation - Willy N. Ocier

PCSO General Manager Rosario C. Uriarte

C. Gray Bethea, Jr. - VP of Scientific Games, the world's 2nd biggest lottery systems provider, and world leader in instant scratch games

Hon. Sergio Valencia-Chairman PCSO

(Standing)
Willy N. Ocier (From Left)
Daniel Grace - Project Manager of Scientific Games, William H. Medici (Department Manager - PCSO, Cebu District) and Cindy Eggleston - Scientific Games-Sys. Operations

(From Left)
Claire Zaraga - Director, Pacific OnLine, Princess Chan - Consultant, Pacific OnLine, Clodoveo Nacorda - VP-Marketing/Operations, Pacific OnLine, and Alfredo Benitez & Manuel Gana - Directors, Pacific OnLine

Willy Ocier (3rd from left)
and Hon. Sergio Valencia (right) welcomes Hon. Mayor Tom Osmeña (4th from left) of Cebu, home of Pacific OnLine Data Center

(From Left Standing) James Tsui - Director Business Development Asia - Scientific Games, Clodoveo Nacorda - VP-Marketing/Operations, Pacific OnLine, Alfredo Benitez - Director Pacific Online, Conrado Zabella - AGM - OnLine Lotter Operations PCSO (From Left Sitting) Victor Domingo - Director, PCSO, Hon. Sergio Valencia, Strike Revilla - Director, PCSO

Hyoshik Seong - SGI Project Manager, Clodoveo Nacorda, Tarcisio Medalla - Director, Pacific OnLine, John Pickering SGI

Annie [illegible] - Computer Operations Specialist of Pacific OnLine, Daniel Grace, and Lamberto David Computer Operations Manager of Pacific OnLine

Kapal ng orig,
tibay ng orig!
Islander

WEDNESDAY,
FEBRUARY 1, 2006
PHILIPPINE DAILY INQUIRER
C1
For feedback, e-mail us at lifestyle@inquirer.com.ph
LIFESTYLE
Editor **Chelo Banal-Formoso**
Chief of Correspondents **Pam Pastor**
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BACK TO THE '90s *Part 2*

Here's another serving of memories from our good old days.

This week, our pages are packed with the fashion, the comic moments, the music and the toys that made the '90s the colorful decade that it was.

We also included your own memories—excerpts from the e-mails you sent the 2bU! inbox.

Oh, yes, the '90s rocked. But we know we can make 2006 and the rest of this decade rock even harder.

Top 15 one-hit-wonders of the '90s

CHUMBAWAMBA

4 NON BLONDES

By Maui V. Reyes

OVERPLAYED AND overrated, these songs caused major last-song syndrome until the next pop ditty came along. Let's hope these artists saved up the royalties they got from their Top 40 masterpiece.

15. **Semisonic, "Closing Time."** They tried to follow it up with "Secret Smile" and "All about Chemistry," but it was 1998, and boy bands had become the rage.

14. **Deadeye Dick, "New Age Girl."** Let us refresh your memory: The new-age girl's name was Mary Moon, and she was a vegetarian who had a thing for "bones."

13. **69 Boyz, "Tootsie Roll."** That's one dance fad that quickly faded.

12. **Tag Team, "Whoop There It Is."** Whoop, there it went.

11. **Deep Blue Something, "Breakfast at Tiffany's," and The Rembrandt's "I'll be There for You."** It was college radio meets mainstream that got thrown into MTV's overplayed-videos-bin.

10. **Snow, "Informer."** You can never expect to stick around after a crappy video with chicks in bikinis dancing on a snowy mountain. It was 1993, and before Snow, Vanilla Ice had shown that white men couldn't rap.

9. **Edwyn Collins, "A Girl Like You."** While the movie Empire Records gained a following, Edwyn Collins... well, didn't gain a following.

8. **Lou Vega, "Mambo No. 5."** Leave the pop Latin hits to sexy, well-tanned hip swingers, my friend.

7. **Joan Osborne, "One of Us."** Hey, the show Joan of Arcadia picked it up as its theme. Then again, that show also got axed.

6. **4PM, "Sukiyaki."** Why would anyone name a love song after noodles?

5. **Chumbawamba, "Thubthumping."** The minute this song entered the charts, we knew its novelty was going to wear out as fast as Zagu.

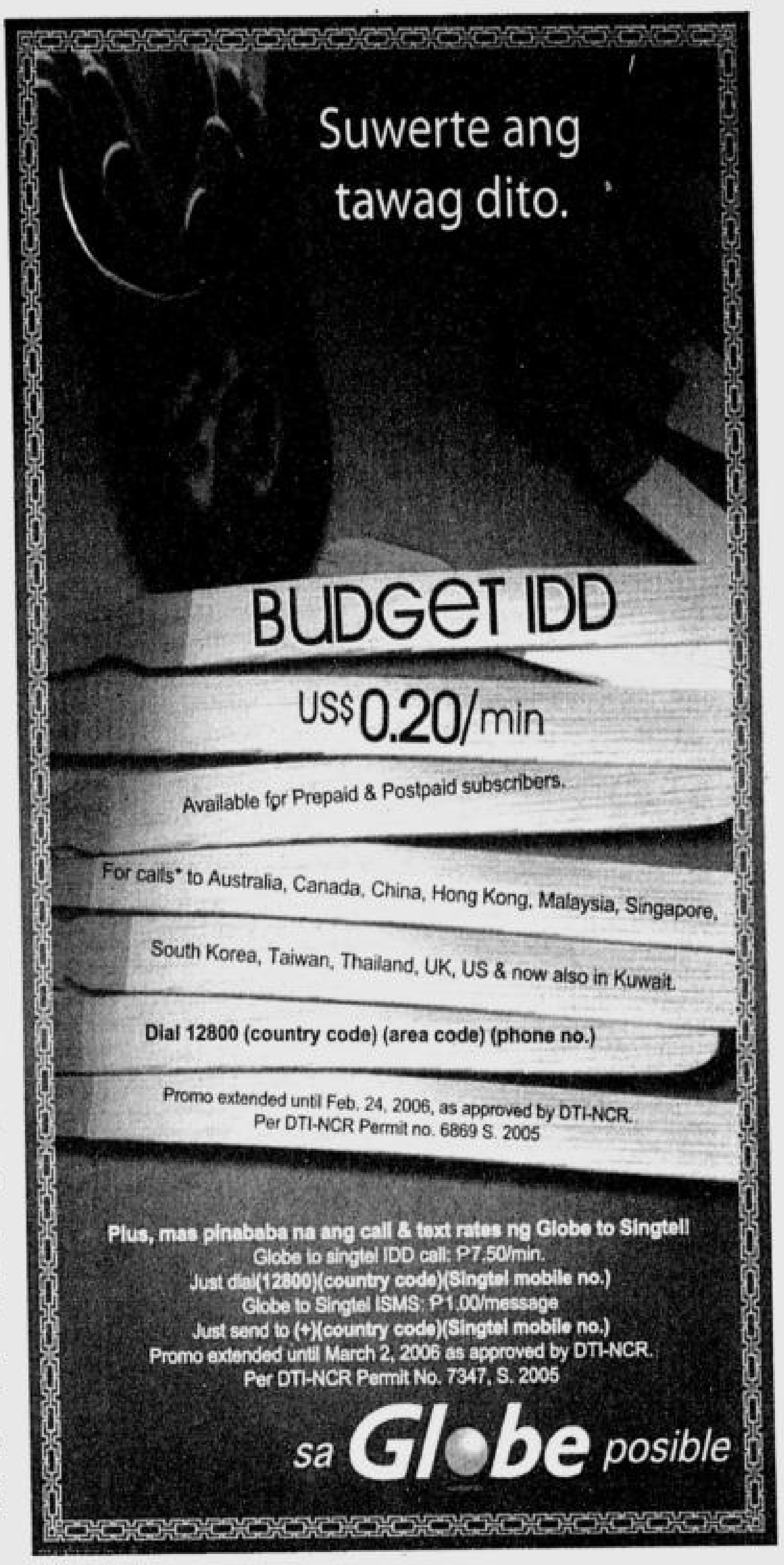
4. **Marcy Playground, "Sex and Candy."** Even the band they toured with, Barenaked Ladies, can't name any of their other songs.

3. **Los del Rio, "Macarena."** You totally knew the dance. And you busted it out once or twice at a family Christmas reunion.

2. **Apache Indian, "Oh Carolina."** You are a liar if you don't remember this song.

1. **4 Non Blondes, "What's Up."** Granola stoner kids reminisce the good old times when peace wasn't just a dream.

Remember these ditties that caused major last-song syndrome not too long ago?



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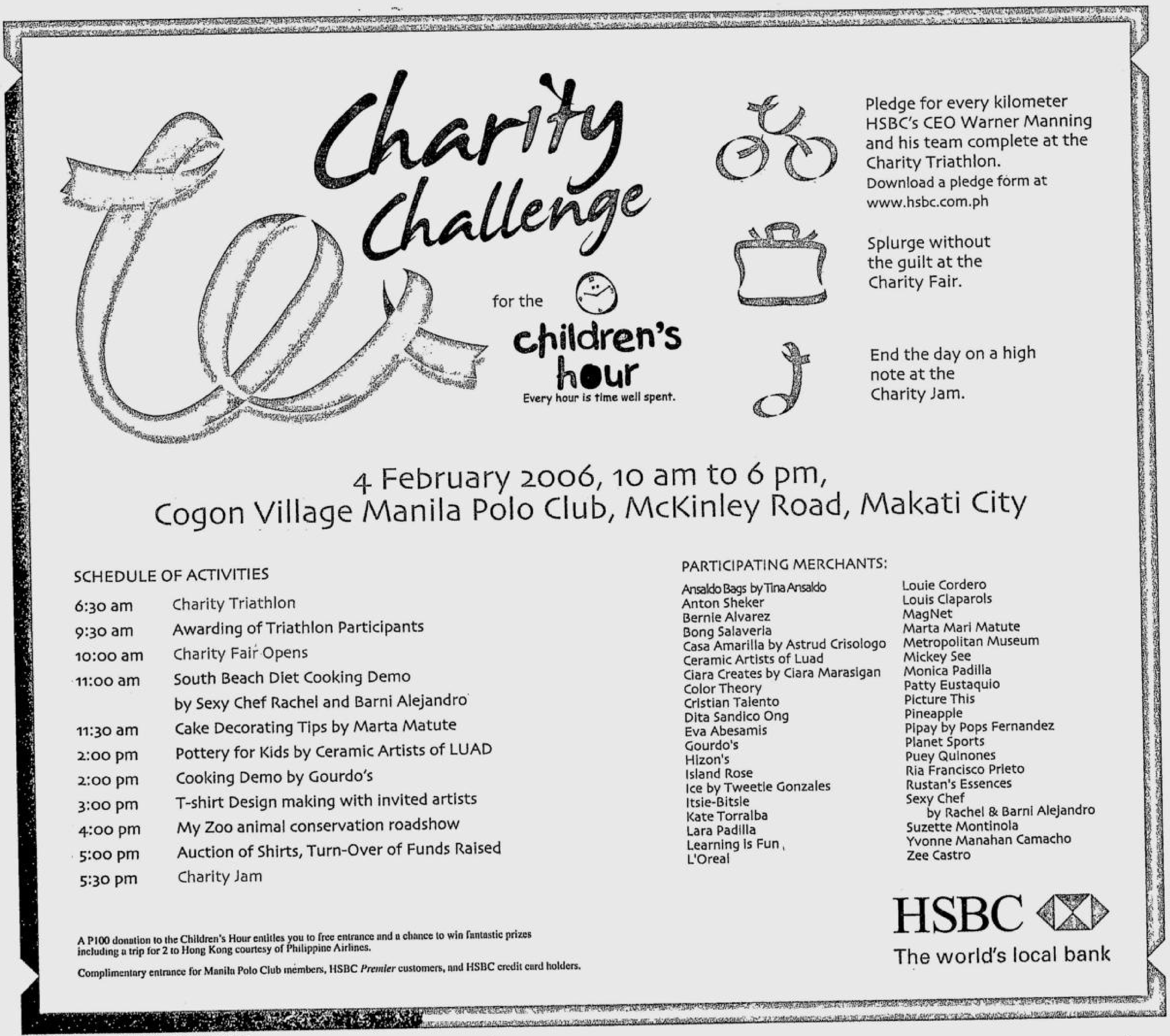

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Every hour is time well spent.

Pledge for every kilometer HSBC's CEO Warner Manning and his team complete at the Charity Triathlon.
Download a pledge form at www.hsbc.com.ph

Splurge without the guilt at the Charity Fair.

End the day on a high note at the Charity Jam.

4 February 2006, 10 am to 6 pm,
Cogon Village Manila Polo Club, McKinley Road, Makati City

SCHEDULE OF ACTIVITIES
6:30 am Charity Triathlon
9:30 am Awarding of Triathlon Participants
10:00 am Charity Fair Opens
11:00 am South Beach Diet Cooking Demo by Sexy Chef Rachel and Barni Alejandro
11:30 am Cake Decorating Tips by Marta Matute
2:00 pm Pottery for Kids by Ceramic Artists of LUAD
2:00 pm Cooking Demo by Gourdo's
3:00 pm T-shirt Design making with invited artists
4:00 pm My Zoo animal conservation roadshow
5:00 pm Auction of Shirts, Turn-Over of Funds Raised
5:30 pm Charity Jam

PARTICIPATING MERCHANTS:
Ansaldo Bags by Tina Ansaldo
Anton Sheker
Bernie Alvarez
Bong Salaveria
Casa Amarilla by Astrud Crisologo
Ceramic Artists of Luad
Ciara Creates by Ciara Marasigan
Color Theory
Cristian Talento
Dita Sandico Ong
Eva Abesamis
Gourdo's
Hizon's
Island Rose
Ice by Tweetie Gonzales
Itsie-Bitsie
Kate Torralba
Lara Padilla
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Ria Francisco Prieto
Rustan's Essences
Sexy Chef
  by Rachel & Barni Alejandro
Suzette Montinola
Yvonne Manahan Camacho
Zee Castro

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Fashion flashback

Text by Bianca Consunji
2bU! Correspondent
Photos by Ocs Alvarez

THE '90S DIDN'T PASS without a few embarrassing moments in fashion. While some fads were fun (like flares, which still refuse to let go), some things were just as bad as shoulder pads—parachute pants, for instance.

Read on to remember the fads of the '90s that you wore and loved so well.

The 'Rachel' haircut

The hairdo, named after Jennifer Aniston's character in "Friends," was a hit all over the globe. The layered look eventually faded because it required too much maintenance (that, and because Aniston eventually changed her 'do.)

Doc Martens

Every kid had to have a pair of Doc Martens. If you didn't, you were sent to a corner to shiver over your lack of coolness. Doc Martens were worn with everything, from dresses to jeans to overalls, and came in a variety of styles and colors.

Grunge

Blame it on Kurt Cobain and the smell of teen spirit—the early '90s were dominated by teens with unwashed hair in ripped jeans, flannel shirts and grubby sneakers.

FOR A TIME, guys and girls wore the same thing: baggy pants and polo shirts.

Statement clothes and accessories

Shirts and necklaces with smart-aleck words and phrases such as "Whatever," "Yeah, right" and "As if" sold like hotcakes. Also popular at that time were hippie-inspired smiley faces, peace signs, the yin-yang symbol, and flowers.

Baby doll/empire-cut dresses

In the early '90s, girls of all ages wore these high-waist dresses with cycling shorts or leggings, complemented with either Mary Janes or Doc Martens. (Studies show that people who wore them with the latter are more likely to burn their childhood photos.)

Baggy jeans and loose shirts

Baggy jeans and loose polo shirts were a fad that many '90s girls would like to forget. It was hard to distinguish guys from girls as members of both sexes wore the outfits with rubber shoes and baseball caps.

Skorts and culottes

Skorts, which looked like skirts in front and shorts in the back, were as popular as culottes, which were knee-length loose shorts that looked like A-line skirts. These were popular with girls who had to be able to run about and still look feminine at the same time. Not as popular with Peeping Toms.

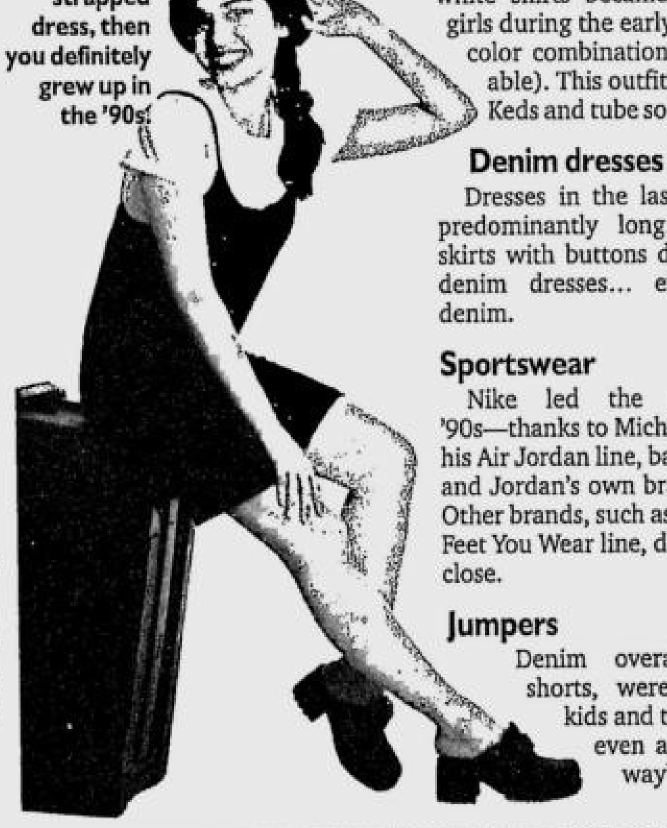
Butterfly clips

In the late '90s, classrooms turned into veritable butterfly gardens as almost half of each grade school/high school class wore butterfly clips on their hair.

Flared jeans

Flared jeans are '90s carryovers that refuse to die. After years of unflattering tapered jeans, flares were welcomed with open arms. There were embroidered flared jeans, embellished flared jeans, and with the birth of cargo pants (see below), cargo flares.

WHILE the '90s weren't as bad as the '80s, the clothes weren't exactly something to be proud of, either.


IF you'd worn a shirt topped with a spaghetti-strapped dress, then you definitely grew up in the '90s!

Cargo pants

These followed closely on the heels of flared jeans and led to the birth of yet another fashion hybrid—the cargo flares. Cargo pants were popular among girls and boys, and upturned pockets were found to reveal the contents of an entire house: cell phones, wallets, cigarette lighters, *kikay* kits, Bunsen burners, an extra pair of socks...

Loafers

Loafers were pretty popular in the '90s—from flat Topsiders with super-tapered pants to clunky black grandmother-style loafers that were paired with shirt-dresses.

Belt bag

Also known as fanny packs, these were used by both men and women and were clipped around the waist. Very few people risk being seen in public in these nowadays.

Fishing hats

Popular with high-school boys who didn't know how to fish even if salmon were dangled in their faces, these hats were spray-painted, covered with buttons, and worn low over the brows.

Dresses worn over shirts

Was it modesty or a hidden yearning to be a nun? Either could be an explanation as to why black spaghetti-strapped dresses worn over plain white shirts became popular with girls during the early '90s (no other color combinations were acceptable). This outfit was worn with Keds and tube socks.

Denim dresses and skirts

Dresses in the last decade were predominantly long. Long denim skirts with buttons down the front, denim dresses... everything was denim.

Sportswear

Nike led the pack in the '90s—thanks to Michael Jordan with his Air Jordan line, basketball jerseys and Jordan's own brand of cologne. Other brands, such as Adidas with its Feet You Wear line, didn't even come close.

Jumpers

Denim overalls, especially shorts, were popular with kids and teens. There was even a specified "cool way" to wear them: one strap had to be casually draped down one shoulder. Acceptable tops worn with the jumpers included tank tops, midriff shirts and baby tees.

DENIM dresses and cheesy poses

Bubble bags

Inflated bags that took up more space than the items they could carry. After a few months of raging success in the *tiangges*, they simply disappeared. Smash bags (backpacks with wall clocks mounted on them) were also big.

Platforms

No thanks to the Spice Girls, platforms were big in the '90s. These oversized affairs, with 4- or 5-inch heels, made adolescent kids and teens stomp around and trip everywhere they went.

Flipped-up hats

Straw hats, floppy denim and cotton hats—as long as the front part was flipped up at the brim (and sometimes pinned with a sunflower), hats were cool.

Parachute pants

One look at these pants will have MC Hammer's "U Can't Touch This" song playing over and over in your head. While they weren't widely available in the mainstream market, these pants were often seen in music videos of the era (pop group TLC wore them in a few concerts and videos).

Sunflower clips

These artificial flowers were found on every self-respecting girl's hair (and eventually carried over to dresses, shirts and bags) were eventually replace rose corsages in the late

Flashing shoes

Dino lights? Blinki from L.A. Gear? These sh ca 1993-1994 were imn ly popular with kids o ages (and tied with B Biters).

Angel's Breath

So Angel's Breath is grance line—but it d make it any less iconic. ing the early to mid-'90 eryone smelled of A Breath or any of its v mutations, such as A Love.

Baby-G watches

These chunky, bright ored watches decorat wrists of most boys and

Rave clothing/ elephant jeans

These were the clo that made your parent cry. Elephant pants, which were long and loose enough to mak you sweep the floor, w popular with both se those who walked on side, elephant pants wer ripped black pants h with safety pins. Nice b simply wore them with r

Matte makeup

Shimmer was none

SUNFLOWERS were everywhere on clips, shirts and dresses.

Top 10 comics moments of the last de

IF CHANGE IS THE ONLY CONstant in our life, imagine how much truer that chestnut must hold in the tumultuous and turbulent world of superheroes.

Sure, spandex and cape-donning men and women have enthralled us for almost 80 years, and they're a vital part of today's pop-culture universe. But they weren't as embraced in the '90s. Then, readership was up and down like a rollercoaster ride, and companies were desperate to reach out to the mainstream media.

What followed was a decade full of banner events and headline stealers, but none were more shocking or had longer-lasting events than these:

X-Men #1 spawns war of covers

Chris Claremont was writing and Jim Lee was drawing. It was the first issue of the new X-Men series, and it pitted Marvel's flagship crew of mutants against their nemesis Magneto. What really made six million copies fly out of the comic shops, however, was the fact that the issue had five different covers, and like Pokemon, one just had to collect them all.

Since then, multiple covers have become a popular sales gimmick, the standouts being Gen 13 #1's 13 covers and The Darkness #11's 11 covers. People began buying "rare" variant covers not to read, but to sell to completist fans.

Thankfully, companies listened to fans and scaled back on special covers, but not before many who couldn't keep up dropped out of the hobby altogether.

From comics as 'investments' to comics as entertainment, the '90s were wackier than Wolverine's hair

Image Comics launches

Seven of the industry's best artists turned their backs on Marvel and DC to form the mythic "third company."

The gamble paid off with titles like "Spawn," "Wild C.A.T.s," and "Witchblade," and Image's invasion of the comic-book market was an unprecedented success, turning people like Rob Liefeld and Todd McFarlane into overnight sensations.

However, the fledgling company soon got into many problems: late books, a lack of decent stories in most of their comics, tons of variant covers, even in-fighting among its artists. Things have since cooled off, and Image is still considered a force to be reckoned with in the comics industry.

A darker DC

Batman gets his back broken, and his psychotic replacement rules Gotham City with a savage fist and a flamethrower. Superman dies defending Metropolis and is replaced by four pretenders. Wonder Woman is stripped of her title as Amazonian Ambassador. The Green Lantern goes insane and kills the alien Guardians that gave him his power. The '90s were violent, uncertain times, and the tone of DC's flagship heroes often reflected it.

The rise of Vertigo

Tired of being stereotyped as "kid's fare," DC's Vertigo line was launched, targeting adults who wanted something a bit more complex than "mad scientist invades the city."

By going with British writers such as Alan Moore, Neil Gaiman and Grant Morrison, Vertigo quickly set itself apart with titles like "Hellblazer" and "the Sandman," which offered more complex, literate and non-superhero stories.

Many other new ideas were also implemented, such as comic covers without the title characters appearing on them, and comic-book series that would last for a certain amount of issues only. Fans now know that anything with the Vertigo insignia is bound to be edgy and atypical, but compulsively readable.

Alex Ross makes his mark

A fully painted comic with photo-realistic art? It was unheard of until a then up-and-comer Alex Ross convinced the powers that be at Marvel to go along with his ambitious idea.

"Marvels" was a certified hit as many casual readers flocked to Ross' highly detailed art. He later moved over to DC and proved that lightning can strike twice with the apocalyptic "Kingdom Come." Without a doubt, Ross is a certified crowd-drawer, thanks to his sweeping and majestic figures. His name alone sells out many books.

Clone Saga

Planted on the seeds of a 1975 story, the Clone Saga centered around "the fact" that P was nothing more than experiment gone wrong "the real" Spiderman wa called Ben Reilly.

The storyline stretch years and introduced a elements (like the Scarl that are best forgotten. W man sales at an all-time l eventually went back to quo. The entire story tur be a result of the Green G nipulations.

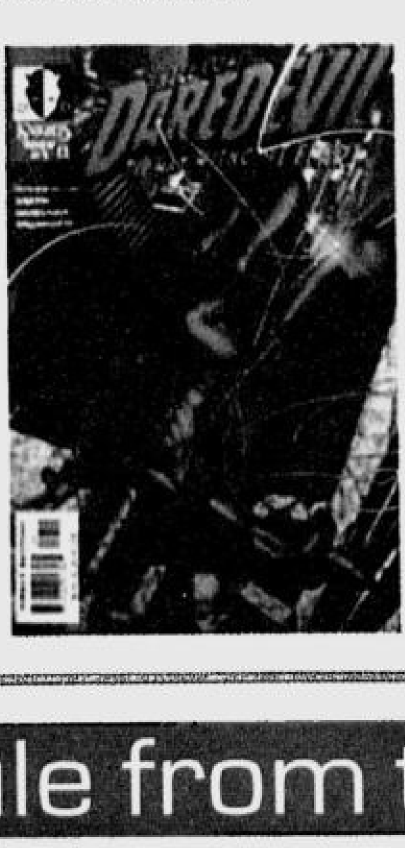
DC versus Marvel

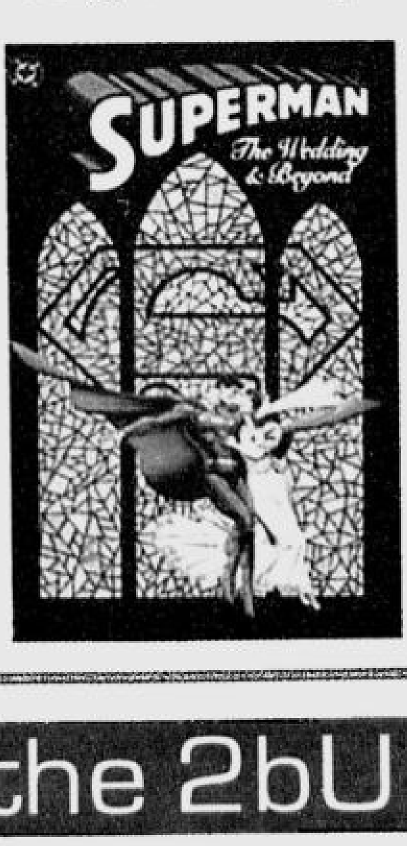
Who's stronger? Who' fighter? The smarter sci better team?

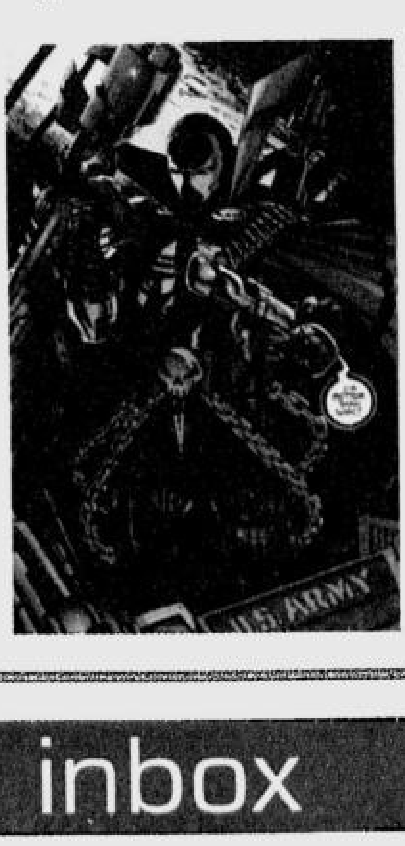
In 1995, the mini-ser sus Marvel was launched those questions. Fans co who would win a series tles, and they did so in d series was so successf spawned two fifth-week events, comics which con ments of DC and Marvel gether with results like "Dark Claw." It also prom more inter-company tea best and most recent bein nal "JLA/Avengers."

Superman marries L

After years of "would jecture, comics' premi tied the knot in 199 prompted by similar ev TV show "Lois and Clark Adventures of Superman







'90s time capsule from the 2bU! inbox

2bU! readers r favorite '90s hit

WINS' "OH TOKYO!," "TAKESHI'S Castle," "Ang TV," "Valiente"!

—Ashee Washee

Nanny Fine and Niles—they are totally hilarious! Balky of "Perfect Strangers"—he's like the Redford White of Hollywood. "Alf" (Alien Life Form)—cute, cuddly and funny. Commercial of Purefoods Chicken Nuggets. It goes this way, "It's not easy to be a nugget, you look like all nuggets do, they don't know what really matters is what's inside of you. I'm a Purefoods chicken nugget, more chicken under my shell, chunky, juicy, chicken delight, in every nugget bite."

—Jaja

"T.G.I.S." and "Gimik."

—Adrian, Baguio

How about that rumor about the Spice Girls, who were considered the Venuses of teenage girls (such as *moi*)? Were Victoria Adams (the now lucky Victoria Beckham) and Melanie C really guys who had sex transplants? Honestly, I was one of those who believed the rumor and even spread it in school. Talk about a pathetic rumor!

—Trina

The movie "Romeo and Juliet," "Macarena," Streetboys, Parokya ni Edgar, Teenage Mutant Ninja Turtles, Gameboys, trolls.

—Maricar

World Wrestling Federation—Hulk Hogan, Ultimate Warrior, Bushwackers, and a whole bunch of wrestling guys who completed our Saturday Nights. PBA—I never really liked sports but the Ginebra and Alaska games had me watching. Benetton was hot. Colored socks. Giordano polo shirts in all colors. Teen Beat and Tiger Beat. Jonathan Brandis in Seaquest.

—Mimi

R.L. Stine's Goosebumps. Power Pens. Play Dough. Polly Pocket. Disney Films. "Princess Sarah." Cedie. "Marimar." "Ana Luna." "Mara Clara." "Esperanza." "Titanic." Care Bears! "Denver the Last Dinosaur." Spice Girls. Beepers. Hanson. The Cranberries, Joan Osborne's "One of Us," Michael Learns To Rock and Boyz

Every Friday at 7 p.m our TV to watch "X-Me "Are you Afraid of the I favorite, Baywatch. Th with the big clocks were

Beepers. "Ang TV." T Wilson Phillips. Organiz

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SKORTS, culottes and clogs—definitely '90s teen wear

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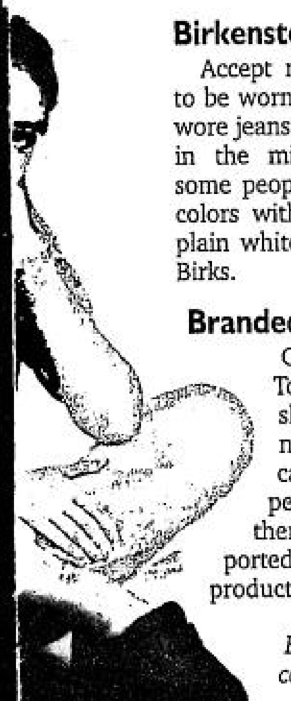
istent, and

glowing skin was unheard of. Makeup in the early '90s called for raisin-brown matte lipstick, visible lip liner, and pale faces. Glitter replaced the matte makeup look in the latter part of the decade with the onset of the new millennium.



Birkenstocks with socks

Accept no substitutes—Birks had to be worn with socks. Whether you wore jeans or shorts, Birks were cool in the mid-to-late '90s. Although some people coordinated their shirt colors with their socks, most wore plain white socks with their leather Birks.

Branded everything

Calvin Klein, Ralph Lauren, Tommy Hilfiger—jeans and shirts screamed out their names. The "cool" people carried around branded paper bags (a status symbol then). This emphasis on imported brands led to the rampant production of fake designer goods.

E-mail the author at bianca-consunji@yahoo.com

Last boy band standing

The Backstreet Boys finally oblige their fans with a concert that has the teen crowd wishing the Boys will forever be boys

By Tammy David
2bU! Correspondent

BEFORE WESTLIFE WON AND (LATER bored) fans with their remakes. Before Taiwanese import F4 charmed and charged Filipino fans 10k for front-row tickets. Before Brit quartet Code Red made popsters laugh out loud with their dance steps… there were the Backstreet Boys.

Thanks to Howie, Kevin, AJ, Brian and Nick, music in the '90s will be remembered not only for the head-banging fellas from Seattle (Nirvana, who else), but also for the suave singing and dancing by the pretty boys who dominated the scene during the latter part of the decade.

It was the Backstreet Boys, or BSB to fans, who pioneered the era of manufactured boy bands and pop acts.

And since the boys really made it a point to set their band apart by insisting it was "all about the music," they would sometimes perform a capella just to prove they had the voice to back up their looks and marketability. Their efforts paid off since, it seems, they are the last band standing (read: Complete Five original members).

Flashback. The boys came to Manila for the first time in October 1996. This was the time baby-faced Nick Carter had long hair (and a neck!). The boys wore matching ensembles and their fans religiously subscribed to the popster bible, Smash Hits.

The boys were also relatively unknown in the United States, their homeland, but were already certified superstars in other parts of the globe, the Philippines included.

They performed at Limits Disco, and I still remember that day clearly. I rushed to Megamall to get their autograph. My cheek got scratched after a minor scuffle, and Howie Dorough promised me they'd be back soon.

I was expecting a concert the following year, but of course, we all know what happened to them afterwards.

Superstardom

They finally hit it big in the US two years after they had made a mark in other continents. They topped the Billboard charts, sold millions of albums, got numerous awards and Grammy nods, dealt with lawsuits and came out with a greatest hits album in 2001.

Some members got hitched, Nick Carter released a solo album. The group also dealt with bad press, such as AJ McLean's alcohol and cocaine addiction.

But like many loyal fans in Asia who up to now still argue with N*Sync fans, sympathized with AJ McLean when he entered rehab, and hated a certain hotel heiress for romancing Nick Carter, I was still wishing to see them perform live for the second time.

Comeback

But the boys have made a comeback. After five years since their last studio album, the Backstreet Boys released "Never Gone" last June and announced a world tour.

BACKSTREET Boys a decade later: Howie, AJ, Nick, Kevin and Brian

So last Jan. 20, fans packed the Araneta Center; they ranged from those who had braces and baby fat to the older set (many of them still fat and overweight), all pining for their favorite Backstreet Boy.

Though the show was far from the usual million-dollar production the characterized the band during their "Millennium" tour, the energy inside the coliseum was high.

The fans didn't seem to care the boys were dressed like their brothers, which is a far cry from the tailored suits and silk shirts they had worn during their peak.

The boys performed a total of 21 songs, and the audience sang along to numerous hits such as "All I have To Give" and the songs from the group's latest album, "I Still."

Nick introduced his "girl," which turned out to be a guitar, and played "Climbing the Walls." He gave a mean rock show with "Just Want You to Know." Kevin Richardson played the piano when he concluded the set with "Never Gone," which he had written in memory of his father. The encore, "Backstreet's Back," fitted the band's current momentum.

Backstreet to the future

In a press conference, the boys mentioned their plans, which were mostly personal. They talked about solo albums, a gospel album, venturing into acting, developing artists with their respective production companies. Still others talked about establishing a lupus foundation and embracing fatherhood.

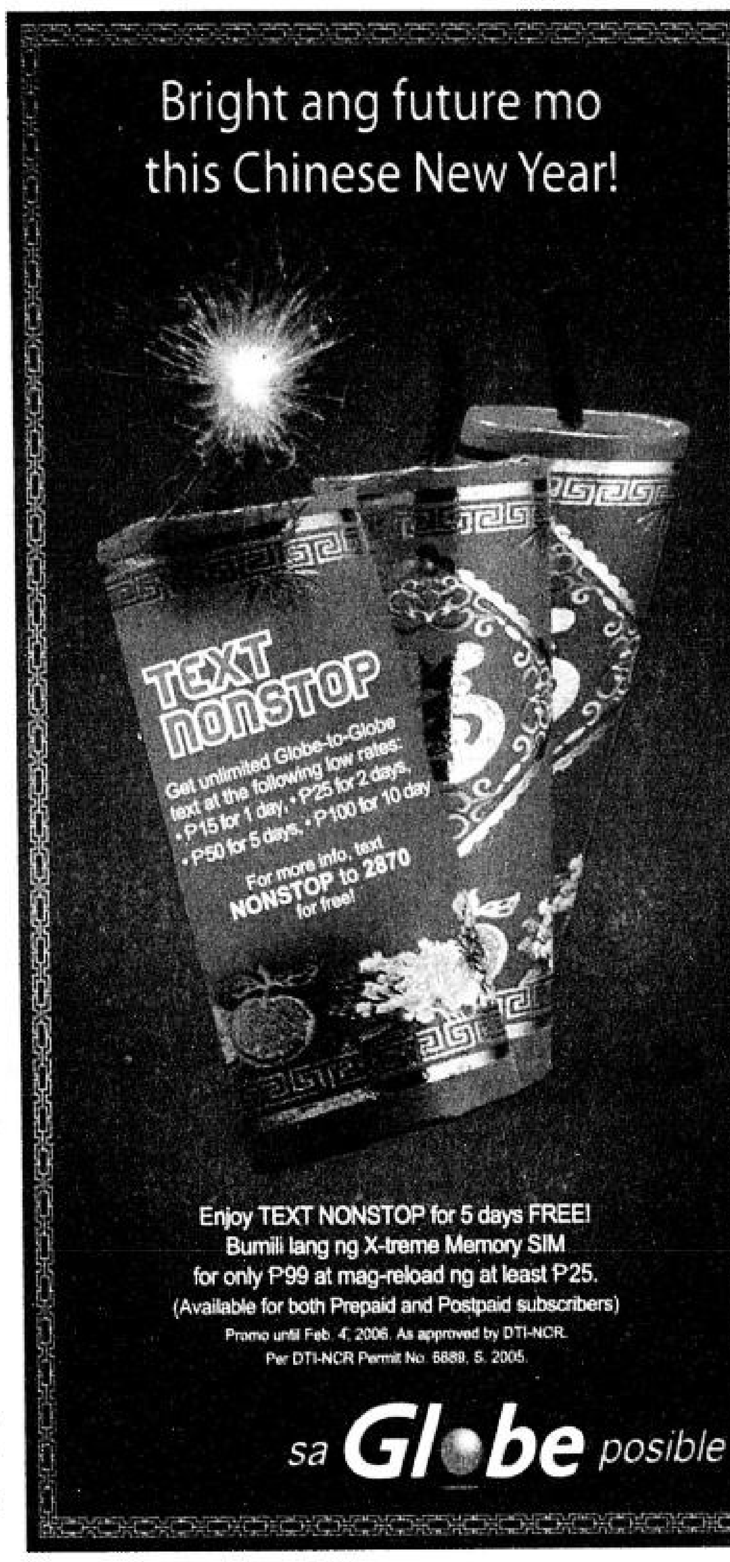
As much as fans wished them the best, many were worried it might take another five years to release a studio album or worse, "Never Gone" might be their last.

But personally, pardon the cheese, the Backstreet Boys have already made their mark in pop culture—surviving the business, touching lives and growing up with their fans. We just have to wait and see.

So being a fan, yes, I'm hoping for a follow-up to "Never Gone" and another concert even if it's going to be 20 years from now.

"Backstreet's Back, all right!"

E-mail tammydavid@gmail.com.



Bright ang future mo this Chinese New Year!

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While the TV show bowed out the season after that happened, the move added an interesting wrinkle to Superman's comic book persona and fueled many more stories to come.

Electro-blue Superman

People at DC must not be familiar with the adage "if it ain't broke, don't fix it."

Attempting to shake up the status quo once again, writers turned Superman into a being of energy, forcing him to rely on an energy-containment suit. As if that wasn't enough, Superman had to deal with clone issues as well in the form of a "red" Superman.

Universal hatred of this gimmick, however, eventually made Superman go back to his classic suit, a move greeted with much cheering.

Marvel Knights launches

With Marvel teetering on the brink of bankruptcy, it took an unusual cadre of superheroes to save the day.

Second-tier characters such as Daredevil, the Inhumans, and the Punisher were revived by some of the best writers in the business, including film director Kevin Smith ("Dogma," "Jersey Girl"), and sales spiked.

Marvel top brass was so impressed that they promoted line editor Joe Quesada to editor in chief. The company emerged from bankruptcy soon after, and it remains the No. 1 comics publisher.

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ne.
—Brian
I turned on
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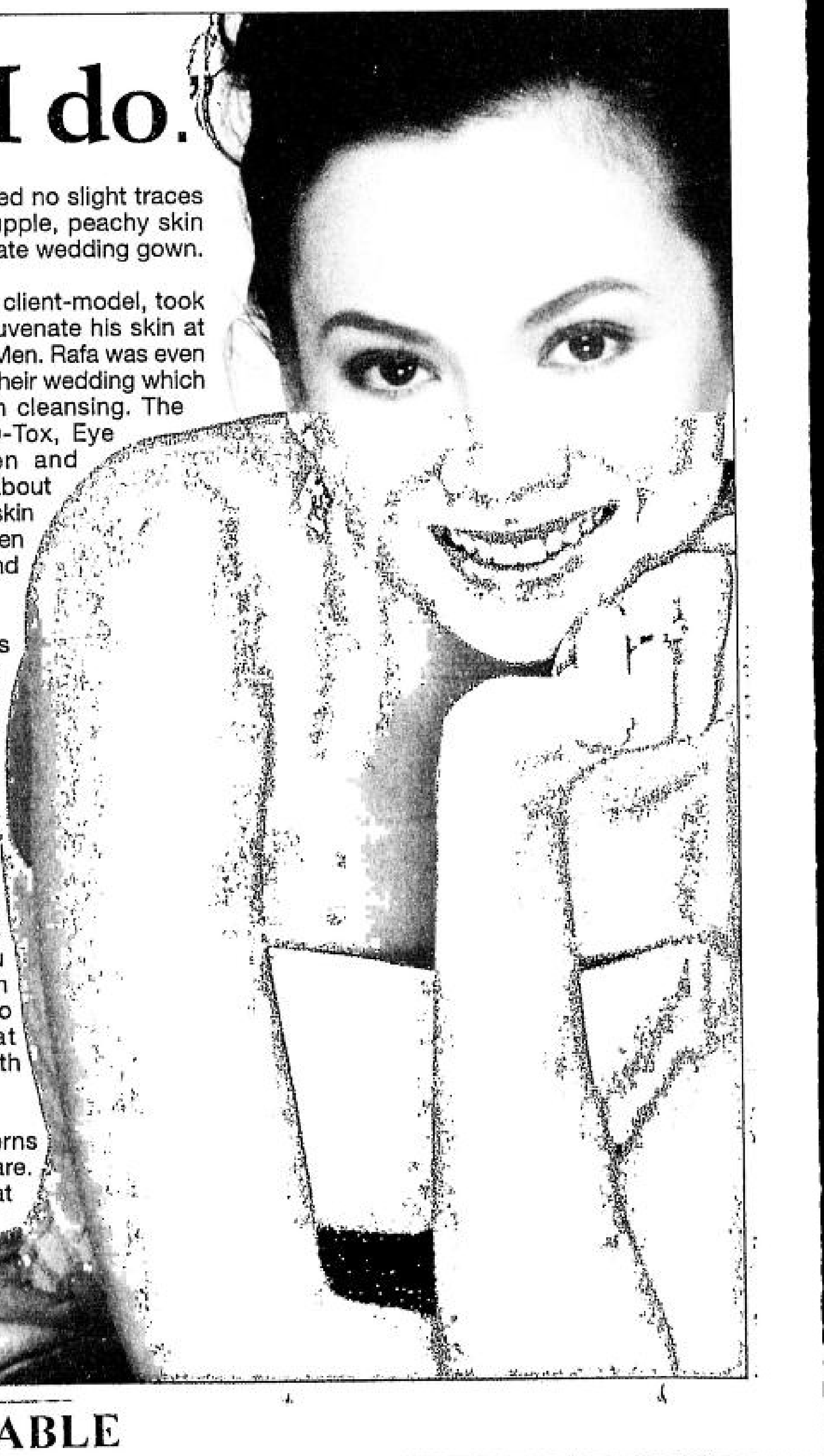
rk" and my
backpacks
lso popular.
—Kathy
e Simpsons.
rs/Filofax.
—Noemi

Archie Comics!

—Ninac, Cagayan de Oro

Coney Island's pistachio was my favorite. After reading your section, I found myself wishing I could go back in time to when I was just a kid and the only thing bothering me was if the thin inner wrapper around White Rabbit candy was edible.

—Sarah



"Facial Care Centre - I do."

Amina Aranaz is no doubt one of the loveliest brides ever. She's a natural beauty yet there's something extra-ordinary about the "princess-like" aura and elegance she exuded on her wedding day. Facial Care Centre is proud to have been a part of this red-letter occasion by prepping no other than the bride to look fresh, stunning, impeccable and simply breathtaking.

Amina exchanged vows with Rafa Alunan last January 6 and a perfectly glamorous celebration ensued. The bride wanted absolutely none of the stresses of putting everything together for the regal affair to reflect on her looks. Facial Care Centre made sure of that for Amina who has been their model and client since year 2000.

Two months before the wedding, Facial Care Centre offered her an exclusive "bridal treat" consisting of the top-of-the-line Repechage Four-Layer Facial Treatment from New York for deluxe pampering, the Vita Velvet facial spa indulgence for relaxing the skin and senses, the anti-wrinkle Advanced Lasertone therapy for maintaining a firm, vibrant skin tone and the gentle micro-dermabrasion Diamond Peel treatment for a natural rosy glow. So when she walked down the aisle, all eyes on her noticed no slight traces of imperfection but her supple, peachy skin highlighted by an immaculate wedding gown.

Rafa, who's also a regular client-model, took time off to refresh and rejuvenate his skin at the Facial Care Centre For Men. Rafa was even at the centre a day before their wedding which he relies on for deep skin cleansing. The effects of the Shi-Zen D-Tox, Eye Treatment with Collagen and Diamond Peel that bring about an overall clarity for men's skin made the groom appear even more good-looking, cool and confident.

For future brides and grooms who are wondering how to get Rafa and Amina's picturesque look, include Facial Care Centre in your preparation agenda. You might be missing out on all the essentials of a wedding plan if you forgot to devote time and attention on the most important part of the wedding: "you!" Or you could simply depend on Facial Care Centre to always bring out that blooming glow in you with or without an occasion.

Leave your beauty concerns up to the expert in skincare. Call Facial Care Centre at **892-SKIN (7546)** or Facial Care Centre For Men at **813-7959** now.

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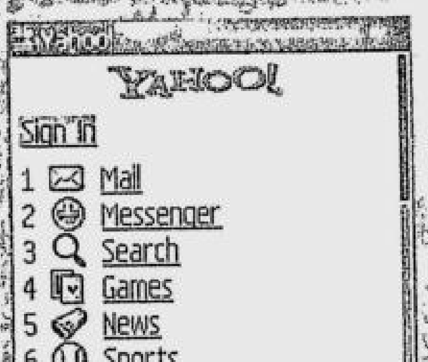
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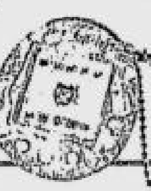

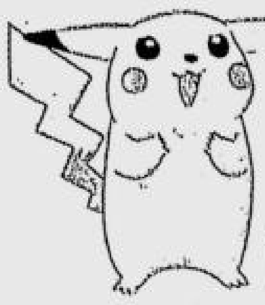

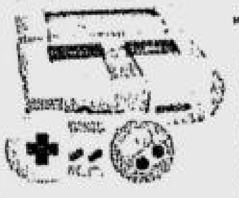

Toys for girls and boys

by Angela V. Ignacio
2bU! Correspondent

NOT TOO LONG AGO, WHEN IPODS were still figments of Steve Jobs' imagination, we kids were blissfully discovering the joys of two-bit portable electronics and vinyl toys. Read on and rediscover your childhood with the popular playthings of our generation.

Brick Game. For '90s kids, Brick Game (or Tetris) was THE electronic game of their childhood.

SNES. Short for Super Nintendo Entertainment System, SNES was arguably the hottest console in the '90s.

Game Boy. Nintendo's "baby" paved the way for modern portable games.

Remember the playthings of yesteryear—and laugh

Growing Dinos. These tiny toys were made of jelly-like material that grew in size when submerged underwater and returned to their original size when dry. Kinder tots used to "breed" armies of these in bathtubs, to their moms' dismay.

Grassheads. Fun, quirky and well within the P50 budget. Grassheads only needed a little water and some sun for their "hair" to grow, although I could never make mine grow its hair past five centimeters before it dried out.

Russ Trolls. Either you love 'em or you hate 'em. Who would've thought these pot-bellied, bug-eyed creatures would turn out to be collector's item material? They became such a huge hit in the '90s that they soon spawned a dizzying variety of collectibles: Rainbow Trolls, Treasure Trolls, Mary Kate and Ashley… Oops, kidding.

Polly Pocket. *Kikay* girls loved these tiny plastic dolls that came with pastel houses roughly the size of an adult's makeup compact case.

Koosh Balls. Resembling miniature pompoms, these were stringy rubber balls in various color combinations that you could toss around and, uh, toss around.

Slinky. Long stairways suddenly became popular contest spots for kids who wanted to see whose Slinky can climb down the most steps.

Tickle Mé Elmo. Whether for baby showers or *ligaw* gifts, the baby-talking furry red monster from Sesame Street was everyone's favorite must-have plushie.

Furby dolls. It talks, moves and communicates with others of its kind.

Pokemon. Short for Pocket Monsters. Their popularity skyrocketed faster than you can say "Pikachu!"

Magic Eye. Magic Eye books were the probably the most common cause of cross-eyed vision in the '90s. I could've stared at a picture forever and still not see anything past the blinding patterns, and let's face it, neither could you!

E-mail the author at aoshi_no_miko@atenista.net

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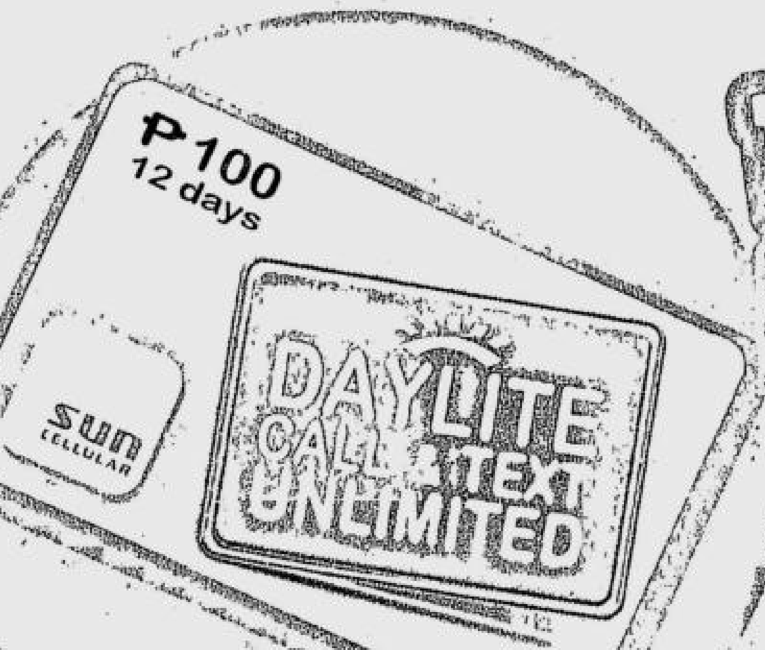

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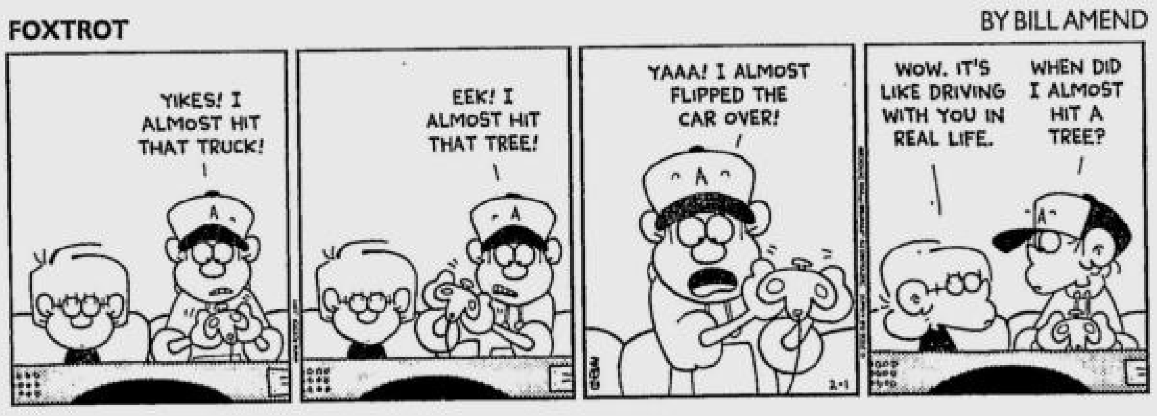
*Unlimited applies to local Sun-to-Sun calls and texts.

ComicRelief

e-mail feedback at arts@inquirer.com.ph

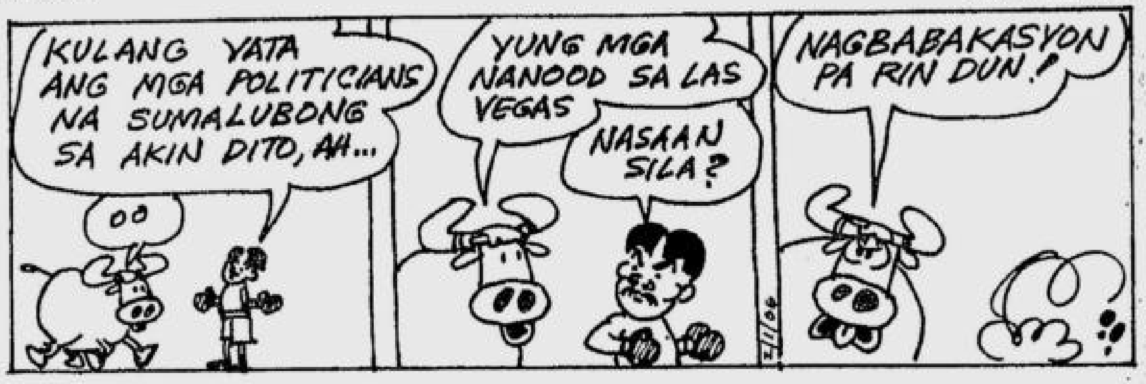
FOXTROT

BY BILL AMEND


YIKES! I ALMOST HIT THAT TRUCK!
EEK! I ALMOST HIT THAT TREE!
YAAA! I ALMOST FLIPPED THE CAR OVER!
WOW. IT'S LIKE DRIVING WITH YOU IN REAL LIFE.
WHEN DID I ALMOST HIT A TREE?
2-1

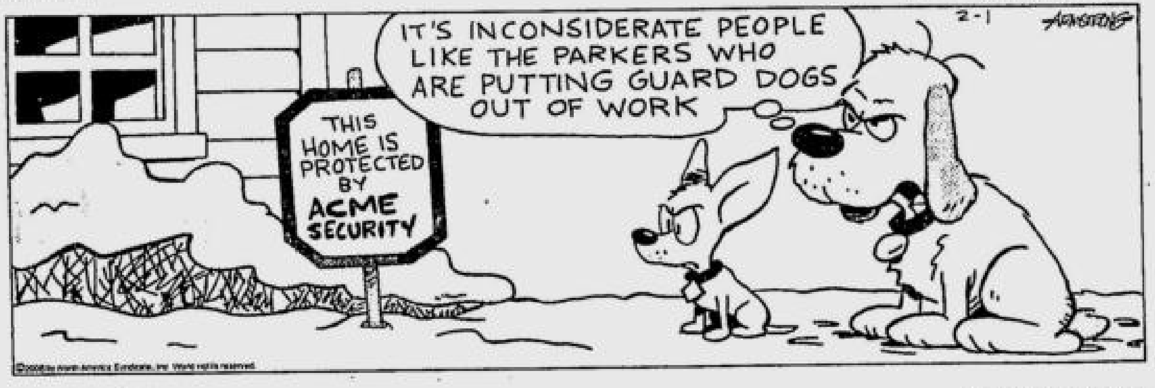
A. LIPIN

BY JESS ABRERA


KULANG YATA ANG MGA POLITICIANS NA SUMALUBONG SA AKIN DITO, AH...
YUNG MGA NANOOD SA LAS VEGAS
NASAAN SILA?
NAGBABAKASYON PA RIN DUN!
2/1/06

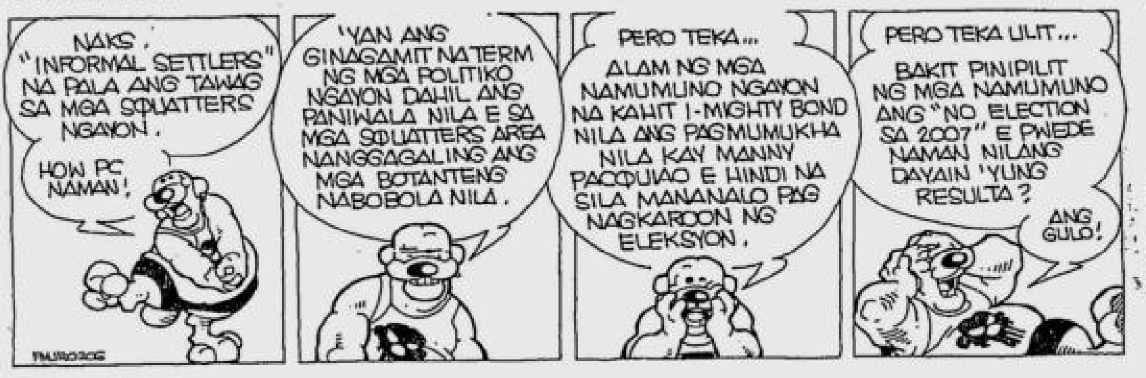
MARVIN

BY TOM ARMSTRONG


IT'S INCONSIDERATE PEOPLE LIKE THE PARKERS WHO ARE PUTTING GUARD DOGS OUT OF WORK
THIS HOME IS PROTECTED BY ACME SECURITY
2-1
ARMSTRONG

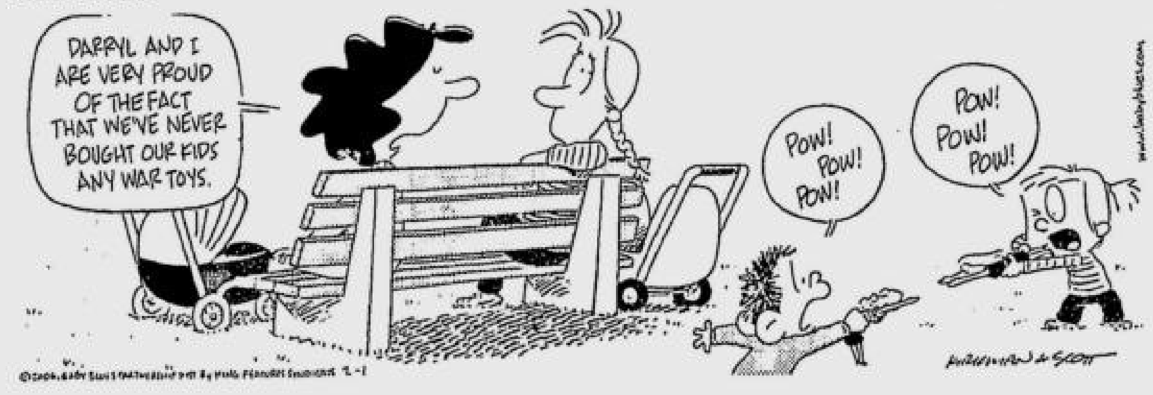
PUGAD BABOY

BY P.M. JUNIOR


NAKS. "INFORMAL SETTLERS" NA PALA ANG TAWAG SA MGA SQUATTERS NGAYON.
HOW PC NAMAN!
'YAN ANG GINAGAMIT NA TERM NG MGA POLITIKO NGAYON DAHIL ANG PANIWALA NILA E SA MGA SQUATTERS AREA NANGGAGALING ANG MGA BOTANTENG NABOBOLA NILA.
PERO TEKA...
ALAM NG MGA NAMUMUNO NGAYON NA KAHIT I-MIGHTY BOND NILA ANG PAGMUMUKHA NILA KAY MANNY PACQUIAO E HINDI NA SILA MANANALO PAG NAGKAROON NG ELEKSYON.
PERO TEKA ULIT...
BAKIT PINIPILIT NG MGA NAMUMUNO ANG "NO ELECTION SA 2007" E PWEDE NAMAN NILANG DAYAIN 'YUNG RESULTA?
ANG GULO!

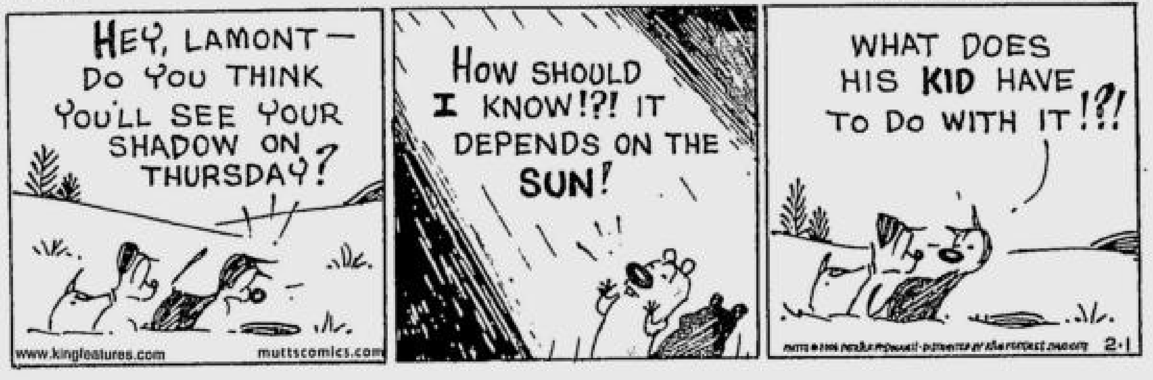
BABY BLUES

BY JERRY SCOTT


DARRYL AND I ARE VERY PROUD OF THE FACT THAT WE'VE NEVER BOUGHT OUR KIDS ANY WAR TOYS.
POW! POW! POW!
POW! POW! POW!
KIRKMAN & SCOTT

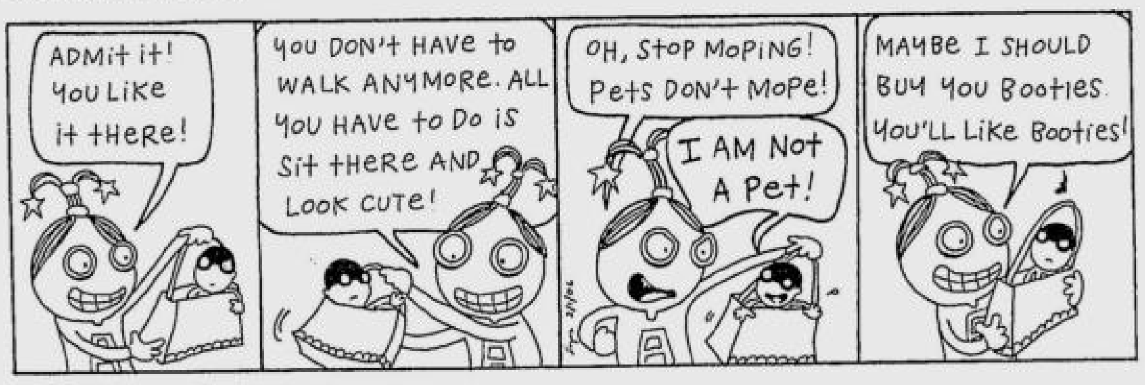
MUTTS

BY PATRICK McDONNELL


HEY, LAMONT — DO YOU THINK YOU'LL SEE YOUR SHADOW ON THURSDAY?
HOW SHOULD I KNOW!?! IT DEPENDS ON THE SUN!
WHAT DOES HIS KID HAVE TO DO WITH IT!?!
www.kingfeatures.com
muttscomics.com
2-1

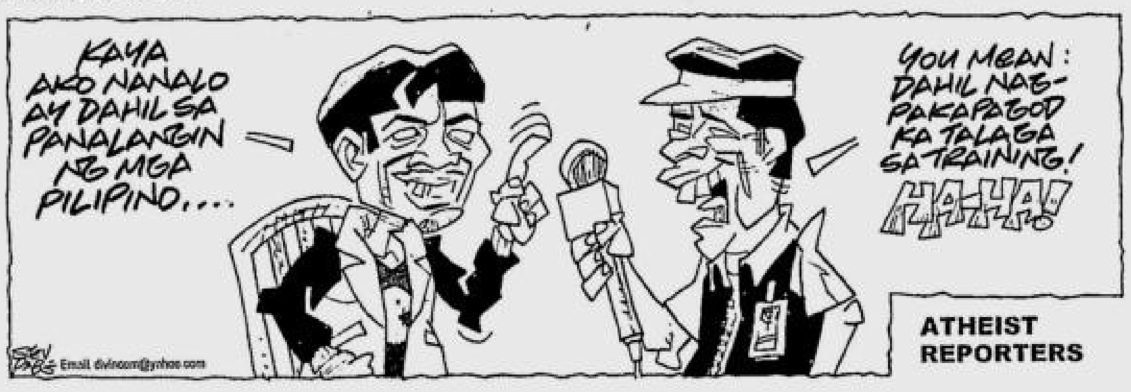
ATOMO AND WEBOY

BY LYRA GARCELLANO


ADMIT IT! YOU LIKE IT THERE!
YOU DON'T HAVE TO WALK ANYMORE. ALL YOU HAVE TO DO IS SIT THERE AND LOOK CUTE!
OH, STOP MOPING! PETS DON'T MOPE!
I AM NOT A PET!
MAYBE I SHOULD BUY YOU BOOTIES. YOU'LL LIKE BOOTIES!

DIVINE COMEDY

BY STEVEN PABALINAS


KAYA AKO NANALO AY DAHIL SA PANALANGIN NG MGA PILIPINO,...
YOU MEAN: DAHIL NAG-PAKAPAGOD KA TALAGA SA TRAINING!
HAHA!
ATHEIST REPORTERS
Email: divinecom@yahoo.com

HOROSCOPE

BY FRANCIS DRAKE

YOU BORN TODAY: You're clever and mentally quick. You have a fine mind. You know how to communicate your ideas to others, and you do so in a down-to-earth way. Most of you are multitalented, and have a difficult time choosing a career. You can visualize very well. The year ahead will focus on partnerships and your closest relationships. **Birthdate of:** Lisa Marie Presley, singer; Langston Hughes, writer; Clark Gable, actor.

ARIES (March 21 to April 19): You feel very hopeful and idealistic about your future dreams. There's something quite special you want to achieve. It's something dear to your heart, and could involve a friend or a group.

TAURUS (April 20 to May 20): You might approach a parent, boss or authority figure to lobby on behalf of someone else today, especially at work. You want to help the underdog.

GEMINI (May 21 to June 20): Someone could accuse you of indulging in escapist fantasies today. However, we all have to dream, don't we? It's OK to have something to aim for.

CANCER (June 21 to July 22): You're willing to put the needs of others before your own. You feel quite selfless today when you consider the overwhelming conditions that others are facing.

LEO (July 23 to Aug. 22): You're confused about a partnership or close relationship. Caution: You want to idolize someone and look at him or her with rose-colored glasses.

VIRGO (Aug. 23 to Sept. 22): Your ability to use your imagination could be a good problem-solving technique at work today. Don't be afraid to think outside the box.

LIBRA (Sept. 23 to Oct. 22): Your mind is wonderfully creative today! Trust your ideas and impulses. You feel sympathetic to children as well. In your personal life, a romantic interest seems perfect! (Hmmm?)

SCORPIO (Oct. 23 to Nov. 21): You want to avoid difficult discussions or confrontations with family members today. That's OK, but do not be dishonest in order to get around anything. Just say nothing.

SAGITTARIUS (Nov. 22 to Dec. 21): You can't help daydreaming today. Your mind keeps drifting off to possible future conquests and exploits. Relax. It's just that kind of day.

CAPRICORN (Dec. 22 to Jan. 19): Be careful with your money today. There could be some confusion. You might get the wrong change, you might lose money, someone could be dishonest with you, or you might be way too extravagant.

AQUARIUS (Jan. 20 to Feb. 18): This is not a good day for you to make important decisions. Mercury and Neptune are lined up in your sign. This is like having Vaseline on your lens. Things look wonderful, but are they?

PISCES (Feb. 19 to March 20): It's easy to kid yourself today. This kidding could go either way: You might think things are better than they are, or you might think things are worse. Wait a day to find out.

DAILY CROSSWORD

ACROSS

1 Zeppo's brother
6 Pear choice
10 Twice DXXVII
14 Greek market
15 Surface size
16 Adjutant
17 Military fees?
20 Actor Astin
21 LBJ's party
22 Painter or sculptor
23 Tarzan's friends
25 Evidence of an operation
26 Eavesdrop
29 Mai __ cocktail
30 Minor tender in India
34 Opera songs
35 Old sailors
37 In the style of
38 Cartoonist's dialogue fees?
41 WWII arena
42 Secret agents
43 Writer T.S.
44 Fewer
46 2nd letter add-on
47 If you would be so kind
48 Yoko's relatives
50 Bath powder
51 One and one, side-by-side
54 Squealer
55 Piccadilly subway
59 Obstetrician's fees?
62 Lady's title
63 Boxer Benvenuti
64 Some Olympic medals
65 Dalmatian detail
66 On one's __ (alert)
67 Licorice flavoring

DOWN

1 Crones
2 "The African Queen" screenwriter
3 Gossipy Barrett
4 Before birth
5 Thole insert
6 Hay bundles
7 Provo neighbor
8 Gender
9 Volume
10 Repeated incantation
11 Virna of "How To Murder Your Wife"
12 Mid-March
13 Waistcoat
18 Yemeni port
19 Timeline segment
24 Change for Pedro
25 Hacienda rooms
26 Tag
27 Seething
28 Farm towers
29 VCR inserts
31 Craze
32 Choir members
33 Waste maker?
35 Barbershop sounds
36 Get a scent of
39 Foe
40 Subatomic particle
45 Part of USSR
47 Trodden way
49 Ida. neighbor
50 Tex-Mex staples
51 Roush and Byrnes
52 Frog head?
53 Roper of polls
54 Sandburg of the Cubs
56 Hybrid fruit
57 Garden plots
58 Latin being
60 __ Grande
61 Turkish title

1	2	3	4	5	■	6	7	8	9	■	10	11	12	13
14					■	15				■	16			
17					18					19				
20				■	21			■	22					
■	■	■	23	24			■	25				■	■	■
26	27	28				■	29			■	30	31	32	33
34					■	35				36	■	37		
38					39						40			
41			■	42					■	43				
44			45	■	46			■	47					
■	■	■	48	49			■	50				■	■	■
51	52	53				■	54			■	55	56	57	58
59						60				61				
62				■	63				■	64				
65				■	66				■	67				

By Philip J. Anderson
Portland, OR

2/1/06

Tuesday's Puzzle Solved

U	T	A	■	R	I	D	E	R	■	A	N	G	E	L
R	A	T	■	I	N	U	R	E	■	S	A	R	G	E
B	Y	H	O	O	K	O	R	B	Y	C	R	O	O	K
A	L	E	R	T	■	■	■	B	O	O	K	S	■	■
N	O	N	E	■	L	A	T	E	N	T	■	B	A	G
E	R	A	■	D	A	V	I	S	■	■	S	E	R	E
■	■	■	M	A	X	I	M	■	O	P	I	A	T	E
■	W	H	A	T	E	V	E	R	W	O	R	K	S	■
L	E	A	N	E	R	■	L	I	N	K	S	■	■	■
E	A	R	S	■	■	C	A	S	E	Y	■	T	A	D
O	L	D	■	M	E	R	G	E	R	■	C	O	P	E
■	■	S	T	O	L	E	■	■	■	T	O	P	I	C
O	N	E	W	A	Y	O	R	A	N	O	T	H	E	R
R	E	L	I	T	■	L	E	N	I	N	■	A	C	E
B	E	L	T	S	■	E	X	I	L	E	■	T	E	E

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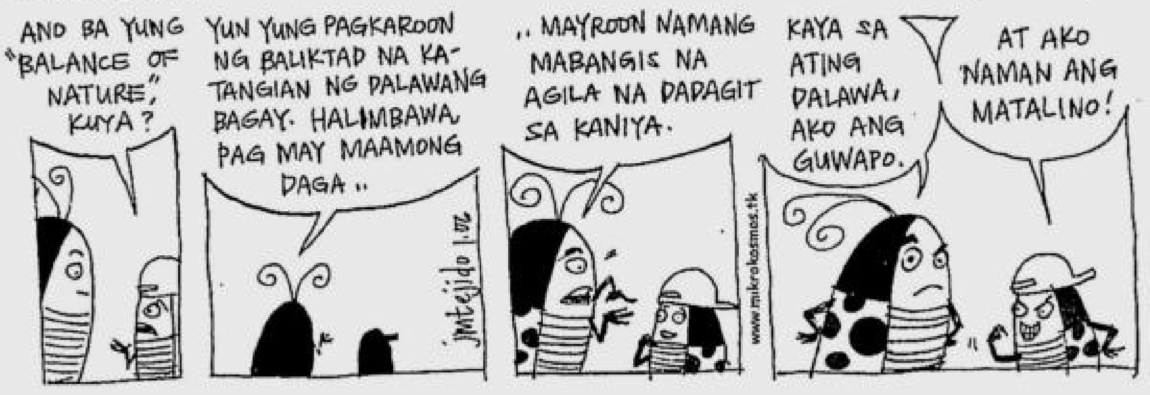
2/1/06

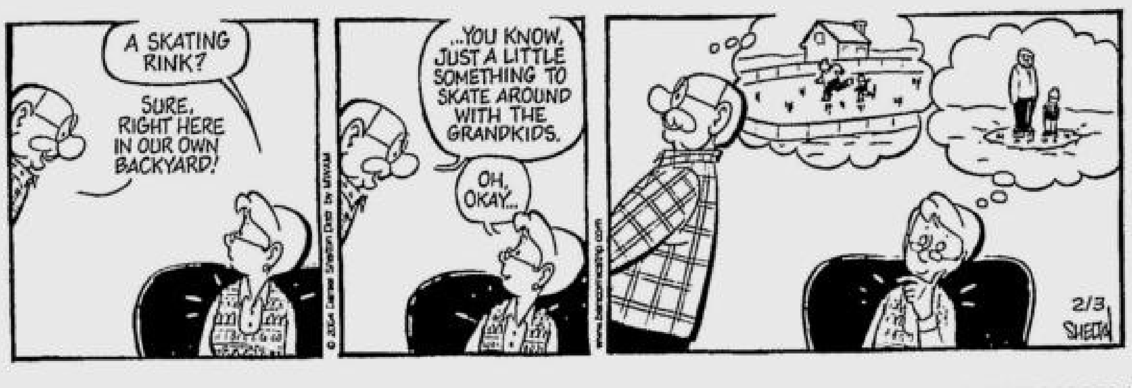
MIKROKOSMOS

BY JOMIKE TEJIDO


ANO BA YUNG "BALANCE OF NATURE", KUYA?
YUN YUNG PAGKAROON NG BALIKTAD NA KATANGIAN NG DALAWANG BAGAY. HALIMBAWA, PAG MAY MAAMONG DAGA ..
.. MAYROON NAMANG MABANGIS NA AGILA NA DADAGIT SA KANIYA.
KAYA SA ATING DALAWA, AKO ANG GUWAPO.
AT AKO NAMAN ANG MATALINO!
jmtejido 1.06
www.mikrokosmos.tk

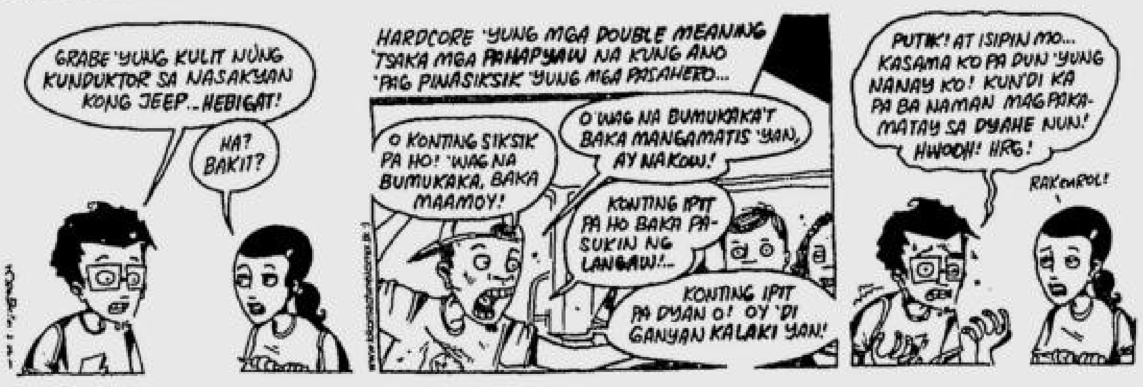
BEN

BY DANIEL SHELTON


A SKATING RINK?
SURE, RIGHT HERE IN OUR OWN BACKYARD!
...YOU KNOW, JUST A LITTLE SOMETHING TO SKATE AROUND WITH THE GRANDKIDS.
OH, OKAY...
2/3
SHELTON

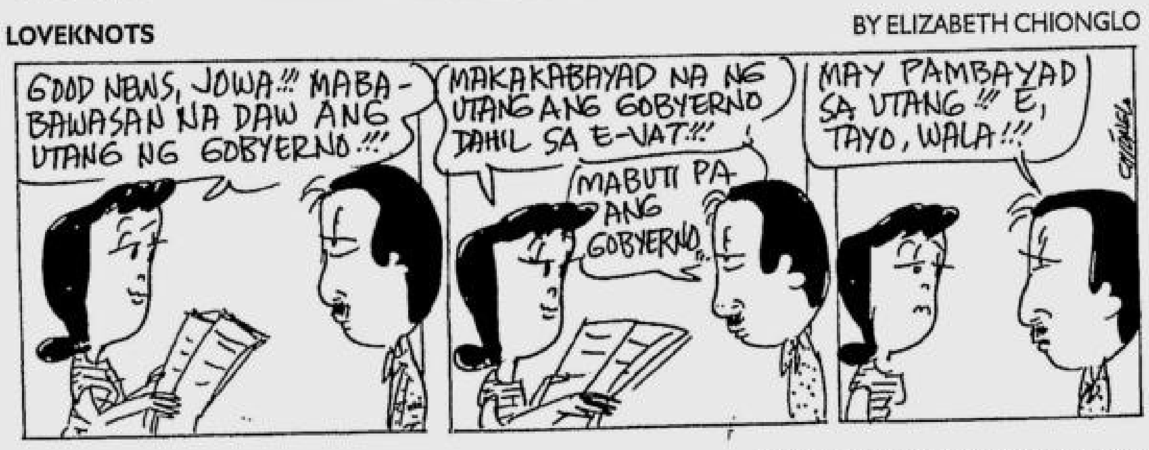
KIKO MACHINE

BY MANIX ABRERA


GRABE 'YUNG KULIT NUNG KUNDUKTOR SA NASAKYAN KONG JEEP.. HEBIGAT!
HA? BAKIT?
HARDCORE 'YUNG MGA DOUBLE MEANING 'TSAKA MGA PAHAPYAW NA KUNG ANO 'PAG PINASIKSIK 'YUNG MGA PASAHERO...
O KONTING SIKSIK PA HO! 'WAG NA BUMUKAKA, BAKA MAAMOY!
O 'WAG NA BUMUKAKA'T BAKA MANGAMATIS 'YAN, AY NAKOW!
KONTING IPIT PA HO BAKA PASUKIN NG LANGAW!..
KONTING IPIT PA DYAN O! OY 'DI GANYAN KALAKI YAN!
PUTIK! AT ISIPIN MO... KASAMA KO PA DUN 'YUNG NANAY KO! KUN'DI KA PA BA NAMAN MAGPAKAMATAY SA DYAHE NUN! HWOOH! HRG!
RAKENROL!

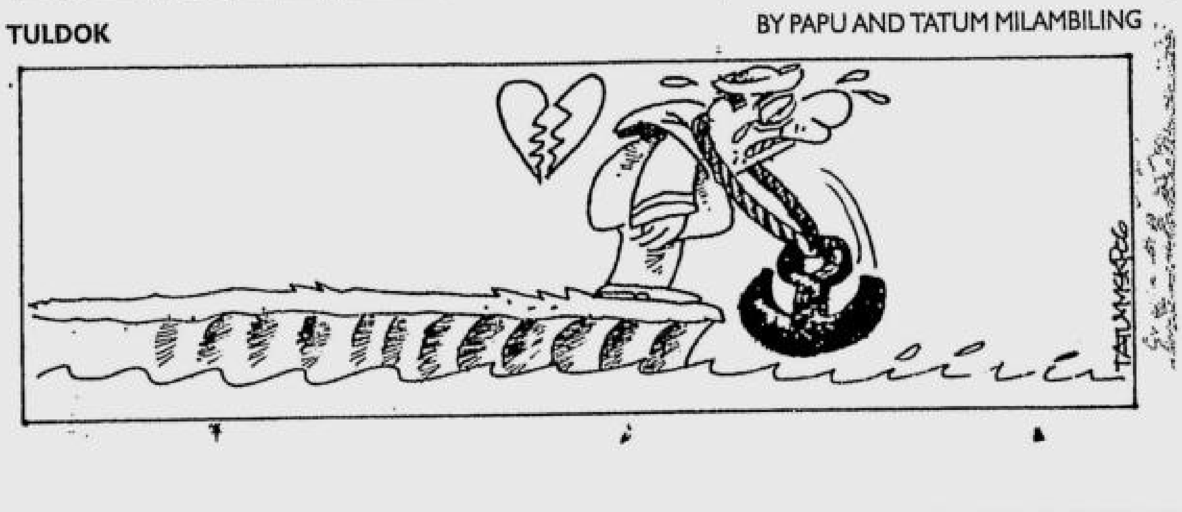
LOVEKNOTS

BY ELIZABETH CHIONGLO


GOOD NEWS, JOWA!!! MABABAWASAN NA DAW ANG UTANG NG GOBYERNO!!!
MAKAKABAYAD NA NG UTANG ANG GOBYERNO DAHIL SA E-VAT!!!
MABUTI PA ANG GOBYERNO..
MAY PAMBAYAD SA UTANG!!! E, TAYO, WALA!!!
CHIONGLO

TULDOK

BY PAPU AND TATUM MILAMBILING



Maximum technology allows big leap

Air Max 360 builds on earlier innovations by Nike

AIR Max 360 for men

By Dexter R. Matilla

WHEN NIKE GAVE BIRTH TO THE Nike Air and Air Max technology 25 years ago, the innovations were considered a revolution. Never before had there been any other technology dedicated to comfort and performance in an athletic shoe.

Avid fans of the Air Max shoe consider models from 1987, 1990, 1993 (first to have fully-visible heel Air unit), 1995 (first to have visible forefoot air), 1997, 1998, and 2003 as collectibles.

The year 2006 can likewise be considered another revolutionary year with the introduction of the Air Max 360. With a cushioning system that features 360 degrees of Max Air cushioning, the AM360 is probably the closest one can ever get to experiencing total and extreme comfort whether walking or running.

"The launch of Nike Air Max 360 marks the next evolution of Air, reinforcing our leadership in technology and innovation," said Nike Philippines marketing manager Deeda Pama. "Catering to the everyday athlete, Air Max serves to provide premium cushioning for the active, providing comfort and performance at every level. Nike Philippines is proud to be part of the global launch and in offering local consumers an opportunity to run on air."

Withstanding wear and tear

Having a foamless midsole dramatically reduces weight and increases durability. Foam midsoles generally last for about 300 to 500 miles before their shock-absorbing properties deteriorate. But since the AM360 has been engineered to withstand the wear and tear that befall most running shoes, the cushioning will feel the same—from the moment you take the shoe out of the box and wear it for the first time—even after extensive usage.

According to Martin Lotti, Global Footwear designer of the AM360, "Air Max 360 is all about air... and air is all about cushioning. That's truly the heritage of Nike—bringing innovation and superior cushioning technology to the consumer. That was certainly the goal for the Air Max 360."

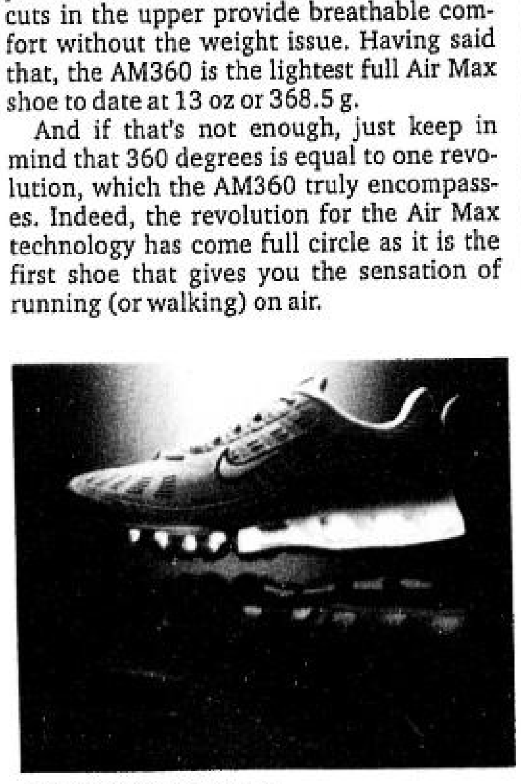
Martin was able to frame the newly-engineered full-length Max Air unit and eliminate all foam by utilizing the rand, a common design element identified from the Air Max lineage.

He believes in the "less-is-more" ideal, creating a visual hierarchy that lets the Max Air unit stand out. Though it seems simple from a distance, the AM360 has intriguing details—from the laser edging to the Nike Air timeline on the shoe's sock liner—that are certainly a feast for the eyes.

A complete reflectivity upper makes for maximum exposure in low light conditions while deep flex grooves and beveled heel enhance natural motion characteristics. Add to that the fact that the Max Air unit in the AM360 is tuned specifically for gender and shoe size that ensure added precision in impact protection.

Taking it a step farther, the AM360's dynamic-fit inner-sleeve provides a soft, seamless interior that helps eliminate abrasion while the outer synthetic leather panels provide structure and support. The laser-cuts in the upper provide breathable comfort without the weight issue. Having said that, the AM360 is the lightest full Air Max shoe to date at 13 oz or 368.5 g.

And if that's not enough, just keep in mind that 360 degrees is equal to one revolution, which the AM360 truly encompasses. Indeed, the revolution for the Air Max technology has come full circle as it is the first shoe that gives you the sensation of running (or walking) on air.



AIR Max 360 for women

Win Nike goodies!

IF YOU'RE A BIG NIKE FAN, 2BU! AND NIKE are giving you the chance to win some awesome prizes.

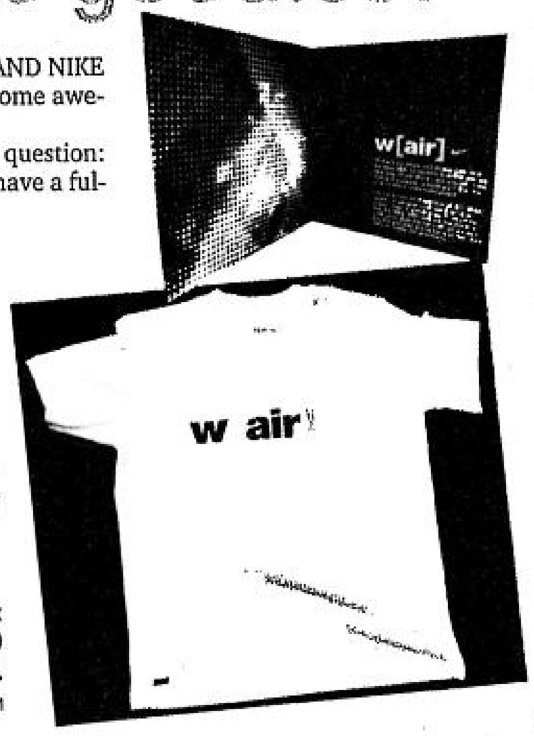
Just give us the answer to this question: Which Air Max model was the first to have a fully-visible heel Air unit?

Hint: The answer can be found in the article so read carefully.

E-mail your answers to contest2bu@inquirer.com.ph.

The first person to send the correct answer will receive P5,000 worth of Nike goodies from Nike Park. Ten other lucky 2bU! readers will receive a Nike shirt and a Commemorative Book of the History of Air Max.

Deadline for entries is Feb. 5.

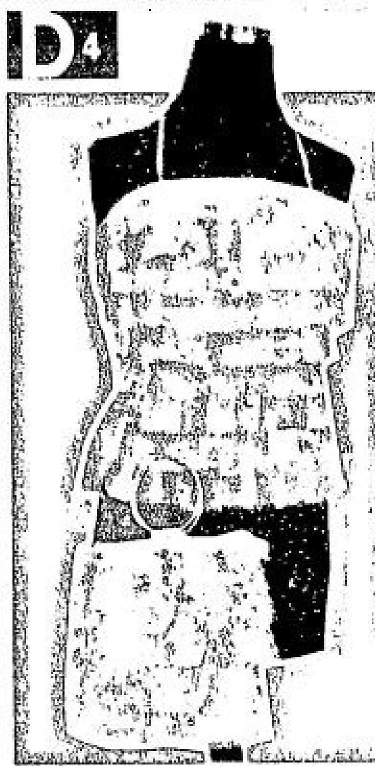


WIN this shirt and this book or, even better, P5,000 worth of Nike products.

RYAN LIM

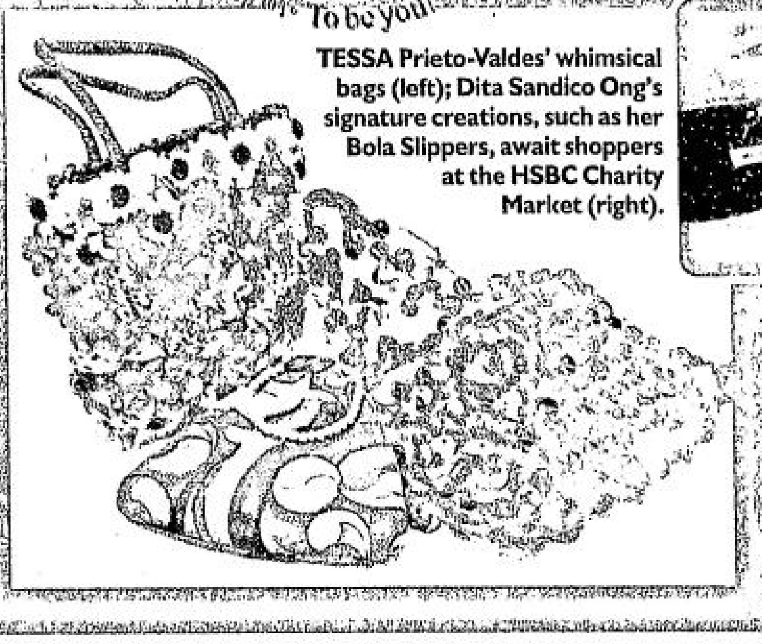
MOTOROLA

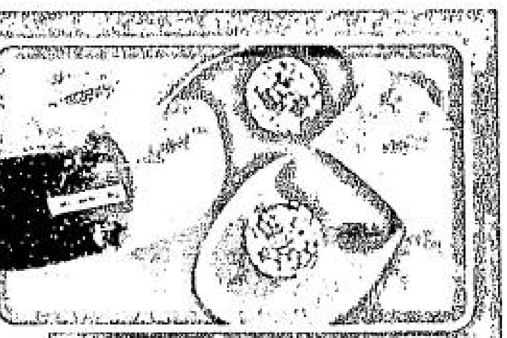
motorola
PEBL
smooth opening. tactile design.
use your voice to dial hands-free.
replay your memories on video.
be elegantly wire-free with
Bluetooth connectivity.
fill your phone at hellomoto.com.ph



FASHION and accessories by Kate Torralba

ICE accessories by Tweety de Leon-Gonzalez





TESSA Prieto-Valdes' whimsical bags (left); Dita Sandico Ong's signature creations, such as her Bola Slippers, await shoppers at the HSBC Charity Market (right).

ACCESSORIES by Happy David and Color Theory

Shop for a cause

By Pam Pastor

YOU KNOW OUR MANTRA—RETAIL therapy goes a long way. The Fashion Freaks consider shopping as one of life's most delicious pleasures.

And that pleasure becomes even greater when we know that we are exercising our purchasing power for a bigger cause.

On Feb. 4, HSBC turns shopping into a double pleasure by holding Red Letter Day, which aims to raise funds for Children's Hour.

Along with other generous personalities and companies, HSBC has planned a full day at the Manila Polo Club that includes a Charity Challenge Triathlon led by HSBC's CEO Warner Manning. (Pledge cards for the triathlon can be downloaded from www.hsbc.com.ph and can be faxed to 7555062.)

There are also activities for the whole family: magic shows and My Zoo conservation shows, pottery for kids, a cooking demo, a cake decorating session and even a Charity Jam where artists will pledge songs as their contribution to Children's Hour.

Personalities will design shirts for auction at the event.

A donation of P100, which will earn you a pass to the Charity Fair and Charity Jam, will also entitle you to join the hourly raffle. (Manila Polo Club members, Premier cardholders and HSBC customers can enter for free. Just present your ID, your Premier card or HSBC credit card.)

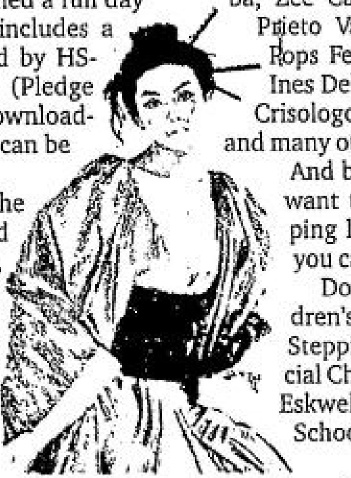
Yes, that's our favorite part, the Charity Fair.

Visit the Cogon Village from 10 a.m.-6 p.m. and check out great finds from some of The Fashion Freaks' favorite designers and young entrepreneurs. Stock up on goods from Happy David and Color Theory, Kate Torralba, Zee Castro, Puey Quinones, Tessa Prieto Valdes, Ria Francisco Prieto, Pops Fernandez, Dita Sandico Ong, Ines Delgado, Patty Eustaqio, Astrud Crisologo, Tweetie de Leon-Gonzalez and many others.

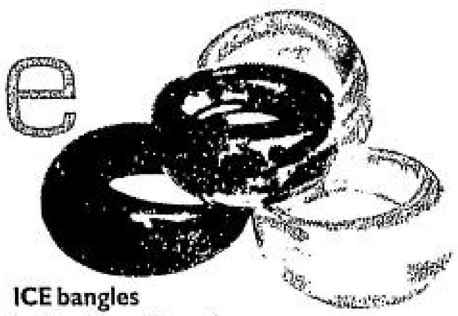
And because we're pretty sure you want to get started on your shopping list, here's a preview of what you can buy at the Charity Fair.

Donors can choose which Children's Hour charity to donate to: Stepping Stone Learning for Special Children, Sa Aklat Sikat, Gawad Eskwela, GILAS, Send a Tribal Kid to School or e=MC2.

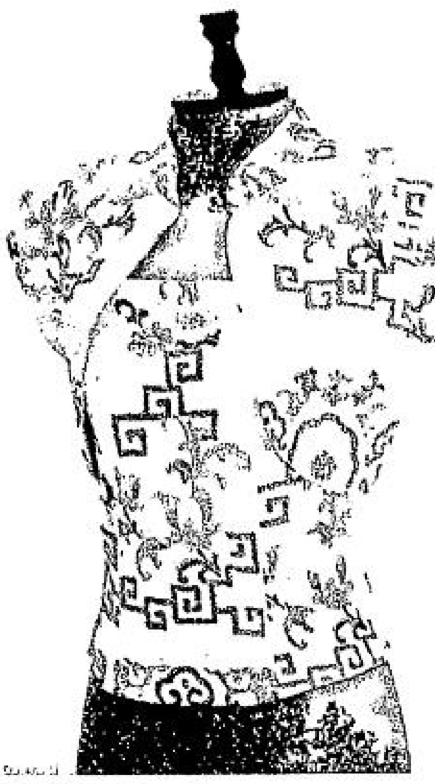
Oh yes, there's nothing like shopping for a cause.



FASHION by Puey Quinones



ICE bangles by De Leon-Gonzalez



FASHION by Torralba

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5TH PRE-NEED CONSCIOUSNESS WEEK

Thrive @ 5! PRE-NEED: STEADFAST AND SIGNIFICANT
February 1-8, 2006

PHILIPPINE FEDERATION OF
PRE-NEED PLAN COMPANIES, INC.

Pushing for the best practices in the industry

By Marlet D. Salazar

RECENT REPORTS SHOWED THAT the Philippine pre-need industry has emerged from a sales downturn late last year, and is slowly showing signs of an improving trend after a decline during the first quarter.

This, in spite of the many challenges that haunt some companies recently.

And the Philippine Federation of Pre-need Plan Companies, Inc. (PFPPCI) has reasons to celebrate the 5th Pre-need Consciousness Week which begins today. The theme chosen for this year aptly reveals a brighter future for the industry: Thrive @5! PRE-NEED: Steadfast and Significant.

The pre-need, along with the life insurance industry, has been one of the biggest long-term capital resources in the country, according to Atty. Juan Miguel Vazquez, president of PFPPCI.

Pre-need was introduced in the Philippines in 1966 through life and memorial plans and has since grown to a billion-peso industry. Its tax contribution amounts to over P1.5 billion annually. Its trust fund amounts to over P70 billion from about P44 billion in 2002. The industry employs over 250,000 sales associates and employees.

A healthy and thriving industry until one of its segment was plagued by some difficulties.

Dealing with the challenges

A few of PFPPCI member-companies were faced by some difficulties of late. This has affected not only them but the whole industry as well. It led to Vazquez citing credibility and misconception as one of the major challenges that confronts them today.

"A lot of people have the notion that the Open-ended Education Plan is the whole pre-need industry," he said. "Unfortunately this one segment of the industry is having a difficult time and immediately they think it is the whole of it."

It was in 1980 when pre-need education plan was offered to the market. Its idea is to cover the "actual cost of tuition fees at the time the planholder enters college." Open-ended Education Plan is first offered in the Philippines.

"At that time, you would know the amount of the tuition to be paid," Vazquez said.

In 1994, the government made some changes in the once regulated tuition fee increase. The rates escalated faster than the companies could earn. At present, no company offers Open-ended Education Plan anymore.

The pre-need industry's bulk of sales and market are pension, memorial plans, and fixed-value education plans. "And these are very healthy segments of our industry," he said.

The Fixed-value Education Plans, which is still widely offered today, is the opposite of the beleaguered Open-ended Education Plan. The plan allows companies to set a ceiling on the amount to be paid to the plan holder by the time he or she needs it.

PFPPCI is always closely working with the Securities and Exchange Commission (SEC). It was in fact, former SEC chair Rosario Lopez who initiated the creation of the federation in 1990.

Pre-need companies face some tough policy decisions by the industry regulators from time to time. .

"The regulators really want to take care of the planholders," Vazquez said. "It's not a problem and we support them there."

But business is about profitability, he noted. There must be a balance between what is good for the planholders and for the industry as well.

"If everything is good for the planholders there might be no industry left anymore," Vazquez said. "But business for the long-term is taking care of clients."

In its aim to continuously become competitive, PFPPCI is currently aiming for the International Accounting Standard (IAS).

"We are a developing country and we want to be up there with the rest of the global world," Vazquez said. "I see it as a challenge because it is new, and if improperly implemented it will make companies look unhealthy as compared to their real condition."

The shifting of policies has affected companies that have been successfully operating for decades. Vazquez explained the changes IAS may bring. For the past decades when companies sell a plan it automatically becomes revenue. With IAS, they say that pension and education plans will be more of an investment rather than insurance when premiums are collected. They eventually become liabilities. Which means the revenue base of companies will decrease prospectively. Companies that are healthier don't look healthy.

"We can do it, we can capitalize and prepare for that," Vazquez said.

But the problem lies on the 30- or so-year-old companies whose income will have to be rebooked as liability.

"It will hit the capital surplus," he added. "Although, I don't think it is really a big problem if we do it properly."

Until industry key players had its financial woes, it has been growing fast what with the renewed awareness on the benefits of insurance and pre-need plans. The population is composed mainly of the working class which gives them the so-called purchasing power.

This led to the unhealthy investment climate that has now become one of the problems of the pre-need industry.

"It is not so good but we know that it is improving," Vazquez said. "We want to invest in good and safe securities for our clients."

What's good for the industry

PFPPCI serves as a link among competitors. It was formed to assure that proper regulation and laws are in place. It is only through this that they can create an environment for the protection and growth of the industry.

Even as companies go for the same market, the federation always put the best interest of the industry because fairly enough, what is good for one company is good for the industry. So member-companies share their best practices among themselves.

UNITAS is one of the unifying forces that strengthen the federation and the industry as well. "When we sit as a federation, what is more important than our individual interests as a company is the interest of the industry," he said.

UNITAS is an acronym for "Unity, Nobility of purpose, Integrity, Trust, Action, and Service."

The crisis that the industry met has somewhat allowed companies to work together and hurdle these challenges together. This makes them even more steadfast and significant over the years.

"One company does not make an industry," Vazquez said.

As the federation recognizes the need to become one, it also sees that the Open-ended Education Plan needs to be addressed accordingly.

The industry already came out with a position saying that companies that sold Open-ended Education Plan can continue with it as long as they can meet the obligation. But if they cannot, Vazquez said, they should immediately inform their clients to try to put a ceiling and be honest with the clients.

"We intend to continuously thrive and be steadfast because we are committed to our clients," Vazquez said, "We remain significant because we serve a need to the people."

Messages

My warm greetings to the directors, officers, and members of the Philippine Federation of Pre-Need Plan Companies Inc. on the occasion of their 5th Pre-Need Consciousness Week.

The pre-need industry has evolved to become a significant player in our financial markets. By being a partner of our people in meeting future needs for themselves and their loved ones, the industry also mobilizes domestic savings that could fund social and economic programs for the benefit of a wider part of our society.

The theme of your celebration "Thrive @ 5! PRE-NEED: Steadfast and Significant is a most appropriate response to the formidable challenges that confronted the industry in the recent past. It speaks of your firm determination to face all odds and keep your commitments.

We at the Securities and Exchange Commission look to the Federation to continue taking the lead in restoring and maintaining the trust and confidence that the public has reposed in the pre-need industry. The public's consciousness and regard of the pre-need industry could truly be deepened by its ability to deliver its promises.

FE B. BARIN
Chairman
Securities and Exchange Commission

The fifth celebration of the Pre-need Consciousness Week is a clear indication of a committed army of Pre-need Companies. Again, we have proven to the public that the Pre-need industry remains fierce and vibrant despite the many challenges that beset it.

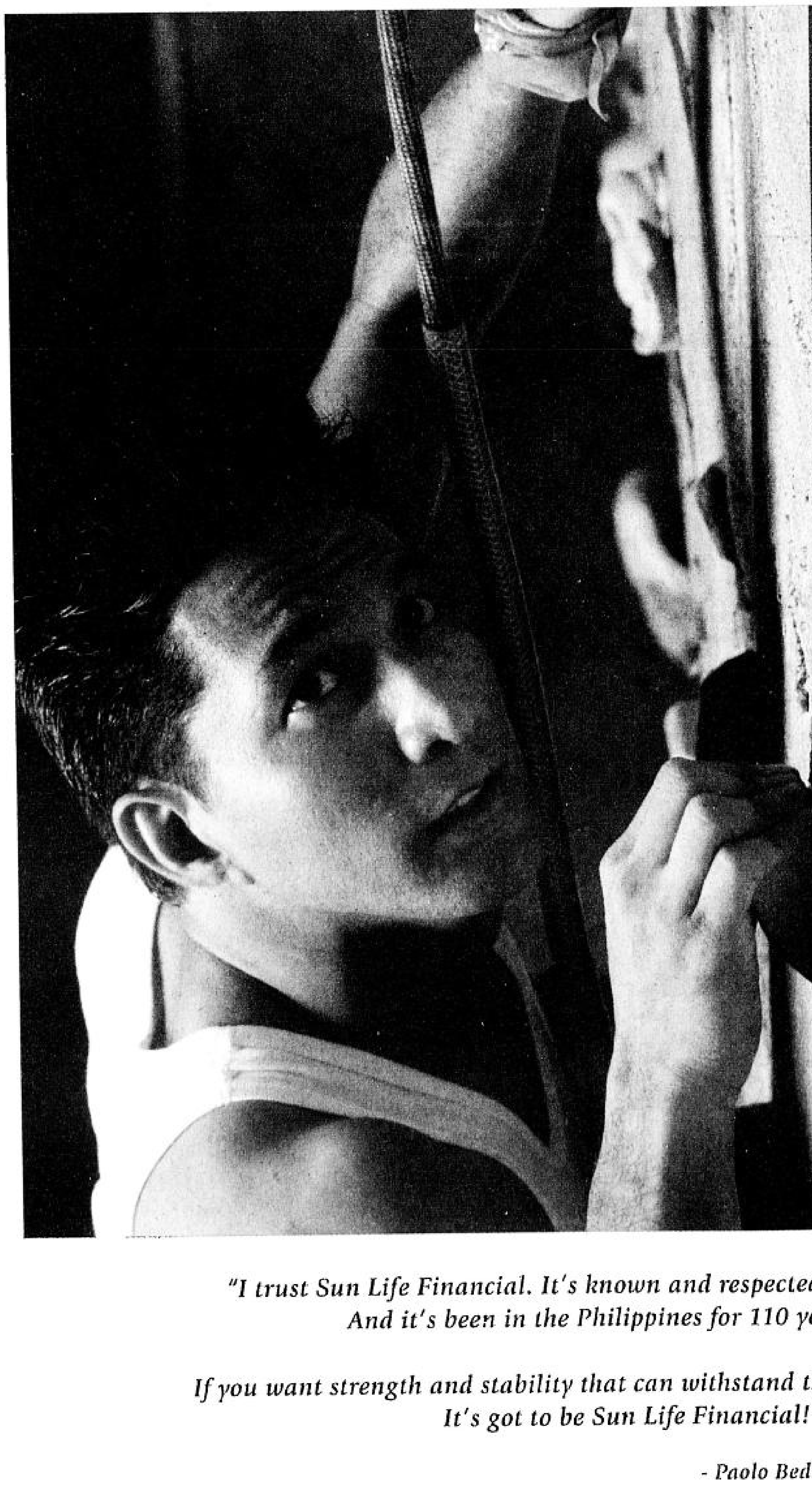
The Philippine Federation of Pre-need Plan Companies, Inc. (PFPPCI) remains optimistic in the battle against infamy. Without a doubt, the industry shall be leading its way to progress soon. The couple of years have indeed brought the industry behind and it is for this reason which I believe will draw us closer to triumph this year. I say, there is no other way for the industry than to progress.

This year's theme "Thrive @ 5! PRE-NEED: Steadfast and Significant" is a continuous reminder of the pre-need industry's thrive to succeed in its endeavors amidst all difficulties. Through the years, we have gained the respect and graces from the public due to a steadfast variety of products and services that are an infusion of both the banking and insurance industries; and have significantly affected the lives of millions of Filipinos by providing them security and alternative savings instruments as well. In the face of controversies, we have these points as symbolized in our theme, to continuously embark on re-gaining the public's trust and the possibilities of permanently eradicating the negative impressions we hurdled during the previous years.

I commend the members of the PFPPCI for their unwavering commitment of service to the Filipinos. With combined efforts, I am confident that we shall be able to remain steadfast and significantly uplift more lives.

Mabuhay!

ATTY. JUAN MIGUEL M. VAZQUEZ
President, PFPPCI



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- Paolo Bediones, Reality TV Host

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The Pre-need Industry: 40 silent years of nation-building

IT HAS BEEN FOUR DECADES since the Filipino invention of pre-need policy came into our lives. Starting out as a life or memorial plan, it was highly inconceivable for us superstitious folks to buy a memorial plan for our loved ones and ourselves. Apart from harboring offense from our old folks, talk of funeral arrangements for someone who hasn't passed yet was truly an appalling subject matter. But memorial plans thrived as people saw the need for it more and more.

Our acceptance and appreciation for the comfort and practicality of memorial plans grew, not as an indication that we were desensitized by thoughts of death, but as a sign that Filipinos have matured. We have developed a more positive sense of saving and preparing for the future. The old "bahala na" attitude was replaced by sensible planning for the foreseen and unforeseen events in life. Thus, the pre-need industry expanded to include pension plans and educational plans. In 1977, fixed-value plans with guaranteed interest income were introduced. Pension plans were viewed as an added retirement package. In both the private and public sectors, pension plans were a welcome bonus to augment the retirement packages offered to government and private workers. In 1980, the educational plans followed and contributed even more revenues for the economy.

Covering the needs of a simple Filipino, from his birth to his death, these pre-need products were evolutionary, as they changed lives for the better. Pre-need products were the airbags, the cushion for life's contingencies. They were innovative and personal products that answered the most personal need of every Filipino. They were means to reach simple dreams of simple lives.

And on a macro level, the pre-need industry was silently building the nation over the last 40 years. Covering up for the lack of social security for the private and government employees, pre-need gave back the hopes and dreams of simple workers. Today, this is a P159.8 billion empire, with over 30 pre-need companies keeping the industry thriving. It contributes to capital formation with its over P70 billion trust fund. This trust fund serves as a security component from which pre-need planholders draw on their scheduled benefits. It has grown from P44 billion in 2002 to over P70 billion in 2005. Tax contributions of the industry are also not to be overlooked, as it grosses over P1.5 billion annually.

The last few years saw drastic reforms on the policies and guidelines governing the pre-need companies. Even legislative measures are being sought to address the strict penalty provisions and give solvency and fairness to planholders. Leading these changes is the figurehead of the pre-need industry, The Philippine Federation of Pre-Need Plan Companies Inc. (PFPPCI). Working for the benefit of both pre-need companies and planholders, the (PFPPCI) has been actively in dialogue with the Securities and Exchange Commission (SEC) which is the governing sector of the pre-need industry.

After 40 years, the industry remains optimistic as pre-need companies look forward to good prospects. Although corporate self-governance still poses as a tricky challenge, the practice of greater self-discipline to achieve the highest integrity and corporate ethics is not a far-off reality. And predictably, the pre-need industry will choose to thrive, achieve milestones and little triumphs away from the limelight and in self-assured silence.

Thrive @ 5!

PRE-NEED: Steadfast and Significant

To thrive

THE PRE-NEED INDUSTRY MAY HAVE FACED formidable challenges last year, yet it is viewed as a natural part of growing for we aim to fulfill what we have promised to deliver. And at five as a Federation, we are thriving for we have continued to be steadfast and significant.

To thrive is part of natural law. It is to grow stronger amid challenges and hurdles. The butterfly would not have been so beautiful if it did not encounter resistance as it was squeezing its way out of its cocoon. The resistance forced fluids to the insect's wings, making them strong and beautiful. The very expensive diamond would not have been so precious if it were not subjected to extreme temperature. The more heat it went through, the more beautiful and expensive the diamond became.

Similarly, every industry has growing pains. The trillion-dollar fast-food business is composed of giants that started as small, struggling businesses that simply chose to overcome and surmount all challenges that came their way. No one would have thought that an old pensioner with $105 in his pocket started the Kentucky Fried Chicken franchise, now having a global presence in more than 50 countries. Col. Sanders, at 65 years old, armed with his measly pension, drove from state to state in his old station wagon to offer his recipe for chicken to anyone who might be interested. After more than 100 rejections, and sleeping for months in his beaten car (for he had no money to spend for hotels), he found someone who tried his recipe. Thus, chicken that is "finger lickin' good" was made known to the world.

Neither is thriving a new concept to the highly competitive banking industry; it is, in fact, its lifeblood.

Since Aug. 1, 1851 when El Banco Español Filipino de Isabel 2, the first bank in the Philippines and in Southeast Asia, was established, we have seen the mushrooming of banks of different client bases. But such is the nature of business (and perhaps, again, of natural law) that those who can overcome survive. Thus, from hundreds of banks operating in the country during the decades prior to the Asian financial crisis, we can easily count the number that survived mergers, buyouts, and other economic and business challenges.

On a personal level, there exists a common bond among the graduate who passed the board exams, the lover who conquered his lady, the athlete who achieved his medal, or the person who topped his company's sales - for them, the greater the challenge, the sweeter the victory.

Indeed, only after going through challenging times can one appreciate the sweet taste of success. And as the pre-need industry is willing, and is prepared, to meet such challenges head on, it will continue to grow stronger to enable it to deliver its promise.

On its fifth year

From its early beginnings in the 1960s, the pre-need industry has become a significant part of nation building, having been a major contributor to the country's socioeconomic development. Aside from the financial contribution it has given the country, the industry has helped the Filipino adopt an attitude of financial preparedness-seemingly incongruous with the Filipino's "bahala na" and fatalistic attitude-regarding his family's future.

Thus, recognizing the industry's potential force, President Gloria Macapagal-Arroyo, through Proclamation No. 52, declared the first week of February as Pre-need Consciousness Week. Highlighting its importance, she said: "Pre-need prepares the Filipino families, individuals, and communities for the future by providing them with products and services that address their needs even before these needs arise, thus allowing them to cope with the spiraling cost of living and dying."

And since 2001 when said proclamation was issued, Pre-need Consciousness Week has always been something to look forward to.

Steadfast

To thrive can only be possible if one has firm determination and resolve. Indeed, the pre-need industry is bent on weathering the present storm and seeing through and fulfilling what it has promised its planholders.

Specifically, the Philippine Federation of Pre-need Plan Companies Inc. closely monitors its members for their compliance with good corporate governance principles. Truly, this industry can grow, persist, and be further bolstered not only through its adherence to pertinent laws and regulations but also through sound corporate governance.

The industry has also remained firmly loyal to its plan holders, and will continually to be so to the hand that feeds it.

It has also unleashed its creativity in providing the best type of personal and corporate finance to the Filipino public. And because its products are a hybrid of the banking and insurance industries, the planholders get the most out of both worlds... all these in its supreme effort to remain steadfast and loyal.

Significant

The pre-need industry plays a significant role in developing the capital market and nation building in general. It is a major source of domestic capital that the Philippines can use to fund long-term investments, considering that the capital market has been so far focused on short-term lending. With a combined trust fund value of over P70 billion in 2004, these resources contribute to nation building as more than 50 percent of these funds is invested in government securities.

The industry contributed over P1.3 billion in taxes to the Philippine government in 2005. It has "unlimited growth potential," with six million people holding pre-need plans and the federation's combined trust fund deposited in various banks in the Philippines. Furthermore, the PFPPCI - a conglomeration of 27 member companies offering pension, education, and memorial life plans-alleviates the unemployment problem of the country. It provides jobs to 20,000 employees and 180,000 agents all over the country.

The Philippines, a third world country, has one of the world's lowest gross domestic product and savings per capita. Yet, the pre-need industry targets the core of this problem by assisting the working man in his personal investments, in generating income, and mobilizing savings.

But nothing can be more significant than that which touches the very core and future of the Filipino family. The pre-need's philosophy makes the Filipino confront the stark reality that preparing for one's future really means saving up a few pesos today to be used tomorrow. And with pension, life and educational plans in its product line, the pre-need industry strikes at the very heart of the Filipino's value for education, for working hard and persevering, to later enjoy the fruits of one's labor, and even to provide "convenience" to family members when one's time on earth comes.

Thus, at five as a Federation, the pre-need industry has thrived-and will continue to thrive-for despite all obstacles, we have remained steadfast and significant.

> Indeed, the pre-need industry is bent on weathering the present storm and seeing through and fulfilling what it has promised its planholders

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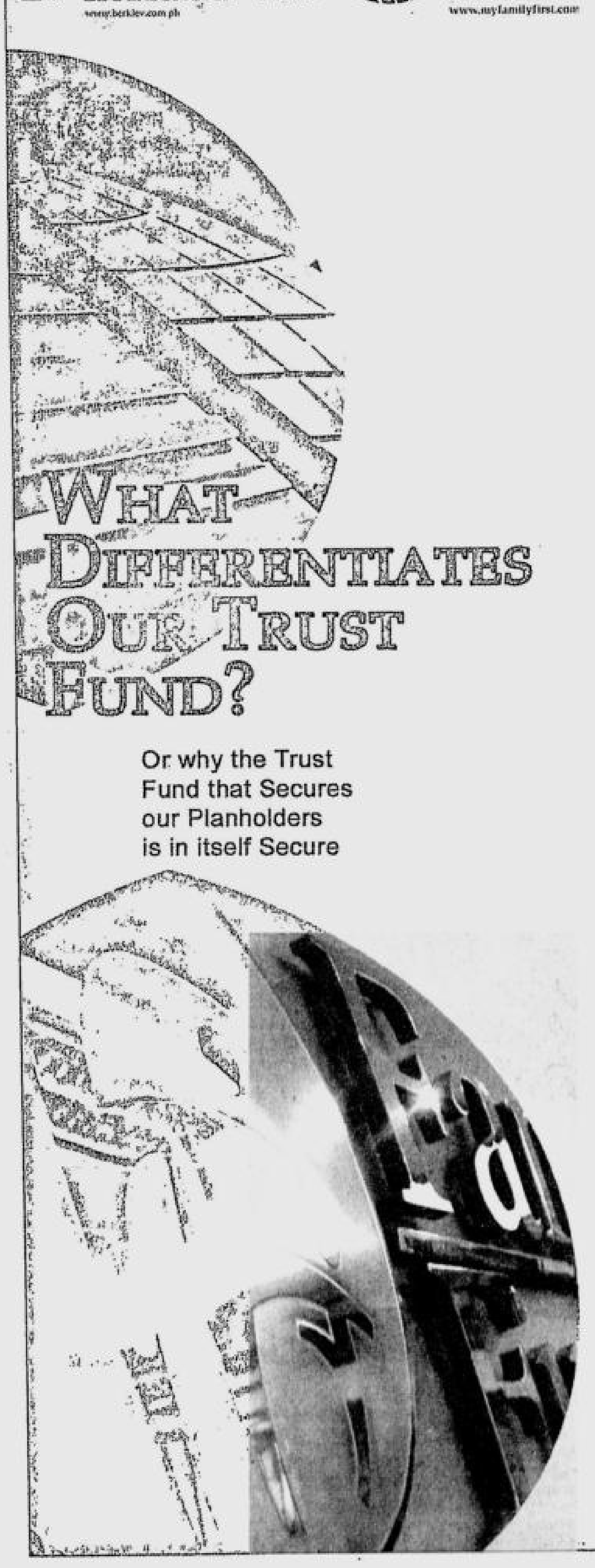
WHAT DIFFERENTIATES OUR TRUST FUND?
Or why the Trust Fund that Secures our Planholders is in itself Secure

Berkley was established in the Philippines in 1997 when most companies were reeling from the effects of the Asian financial crisis.

Despite the economic slowdown, Berkley confidently pushed head-on with its plans, opening one branch after the other in an expansion thrust that left observers in awe.

The bullishness, of course, stemmed from the financial might of the mother company in the US. Its experience and leadership in its own industry have, as expected, served the Philippine operations well and allowed it to flex its muscles more aggressively than what the times would normally warrant.

HIGHLY LIQUID

From inception, Berkley International Philippines, Inc. has been guided by the policy of financial prudence leaning on the conservative.

Learning from the lessons of the Asian crisis and, more important, as mandated by its mother company, W.R. Berkley Corporation, the companies here have invested **ONLY** in Government Securities and U.S. Treasury Bonds.

Government Securities are unconditional obligations of the sovereign state. It is backed up by the full taxing power of the nation. Therefore, government securities are practically free from default.

In layman's terms, it would take the scenario of all businesses all over the country literally closing down first and the Government consequently going bankrupt before investments in government securities could become worthless. Therefore, government securities are one of the safest types of investment a company could go into which is why Berkley International has invested more than 95% of its Trust Fund in government securities.

Asked why Berkley concentrated on government securities, our Chief Financial Officer explains: "The returns on commercial papers is not substantially greater than government-backed securities yet the underlying risks are substantially larger vis-à-vis the interest rate differential." He continues, "The capital market or equities have a higher upside in terms of returns which will redound to the benefit of the shareholders. However, the downside risk will affect our ability to meet our obligations, which we consider our *raison d'etre*. We certainly would not sacrifice our "reason for being" for additional profit. He concludes, "Real Estate, at the present state of the economy, suffers from both low yield and lack of liquidity."

As to U.S. Treasury Bonds, to point out the value of the U.S. dollar almost seems redundant, if not unnecessary. Even a small investment in such would yield very high returns, what more if one's investment is quite substantial. As we Filipinos love to say, "Daig mo pa ang nakasandal sa pader."

Congruently, Berkley does not invest in fixed assets, notably, real estate. Berkley, therefore, is not burdened with liquidity problems normally associated with sudden downtrends in the said industry.

Aware of the headaches that heavy investments in real estate have given many companies, even very huge ones, both here and abroad, Berkley has deliberately shied away from putting any of its Trust Fund money in high-risk portfolios even if the Securities and Exchange Commission (SEC) allows up to 25% of the Trust Fund to be invested in real estate.

Instead, Berkley has chosen to invest in liquid assets that are readily marketable and which generate fixed income rather than in the more volatile real estate and equities. This is to ensure and to guarantee the delivery of the benefits provided for under the plan contracts.

Protection of our planholders' interests AT ALL TIMES is, after all, the strict mandate given to us by our American mother company. We put the highest premium on our ability to deliver what we promise to our planholders at the time we promised to deliver it to them.

This paramount commitment to deliver our promise — wherever and whenever it is needed by our planholders — underlies all our financial decisions. It is something we hold as non-negotiable and would not compromise no matter how tempting or attractive the options may be.

We realize that Filipinos dream of a good education and a good future for their families. We realize that an investment towards the fulfillment of these dreams is paid for by the sweat, sacrifice and tears of many.

Berkley is a partner in realizing this dream by ensuring that when you need your hard-earned money, our Trust Fund can immediately give it back to you and more. No delays, no excuses. And definitely, no turning back on our obligation!

RESERVE REQUIREMENTS A PRIORITY

The company religiously pays the reserve requirements of the Securities and Exchange Commission (SEC).

Again, as mandated by the American mother company, top priority is given to the welfare of the planholders. Before any investment could be made, the reserve requirement is first fully met.

With this, it is not a surprise that Berkley was one of the first companies to have complied with the required increase in capitalization from 50 to 100 MILLION PESOS.

TRUSTEE BANKS YOU CAN TRUST

Our Trust Fund, standing at P2.8 BILLION as of 31 October 2005, is secured by some of the most trusted names in banking. They are Deutsche Bank, ING Bank, Equitable PCI Bank and Metrobank.

With Trustee Banks of such caliber and stature in the industry, panholders are all the more assured that their investment is most secure.

A-RATED

Nothing differentiates our Trust Fund better than the four (4) consecutive A plus (A+) ratings garnered by Berkley International Plans from the Philippine Rating Services Corporation (PhilRatings) for its "ABOVE-AVERAGE CAPACITY TO MEET ITS FINANCIAL COMMITMENTS"... as compared to other Philippine corporations.

That should say it all.

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The culprit of squashed dreams

THE SEEMING AVERSION OF THE GENERAL POPULATION AS REgards pre-need plans, specifically educational plans, finds its root cause in the vague, if not wrong, understanding of the difference between traditional and fixed value plans, and of the culprit that paralyzed the effectiveness of the traditional plan.

In a traditional plan, a planholder invests a certain amount, say, for education, and the plan takes care of future expenses, regardless of cost (of education) at the time of availment. In a fixed value plan, on the other hand, the planholder invests a certain amount and receive a fixed value/amount at the time of enrollment. Pre-need companies came up with both schemes for education and memorial services.

The idea, especially for the traditional plan, was perfect. It answered the common man's worry of a probable galloping inflation rate when he is older and perhaps not as productive. And lots of Juan de la Cruzes bought traditional plans.

That was when school fees were capped and regulated. Yet the Education Act of 1982 deregulated tuition fees, though subject to the approval of the Ministry of Education, Culture and Sports (which later on became DepEd). Schools then implemented a maximum of 10 percent annual increase from 1982-1993.

The Commission on Higher Education (CHED), an offspring of the Education Act, was created in 1994 by virtue of RA 7722, took over the supervision and regulation of tertiary and vocational education while primary and secondary education remained with the Department of Education. The CHED also allowed institutional autonomy for academic concerns and general administration programs. In other words, the cost of education in a university would equal the quality it provides.

With the deregulation of tuition fees, the cost of a four-year traditional education plan in 1987 ranged from P29,000 to P31,000. Sixteen years after, or in 2003, the cost of the same four-year college education amounted to a whopping P30,000 per semester or P240,000.

With the cost of the college education spiraling as high as eight times its original cost, any one would clearly see that there is a point somewhere in the future when the pre-need company may not be able to sustain the needs of availing planholders.

Much has been said about the pre-need industry-most of them critical because of the apparent "failure" of keeping up with its promises. Yet, the pre-need industry is composed of many other services other than traditional plans. And not all companies in the industry sold such traditional plans for some of them were able to see the handwriting on the wall at a much earlier stage.

Traditional plans then do not mean the entire pre-need industry and this also means the other way around.

Calendar of Events

UNITAS

February 1
Opening Ceremony and Planholders Day
Glorietta Activity Center; 3-8pm

February 2
Outreach Program
Caritas Manila; 2-5pm

February 3
Courtesy Call to Her Excellency Gloria Macapagal-Arroyo
Malacañang Palace; 2pm

February 7
Pre-need Forum
Crowne Plaza Galleria Manila; 1-6pm

PHILIPPINE FEDERATION OF
PRE-NEED PLAN COMPANIES, INC.

Uniting the pre-need industry

FORTY YEARS HAVE PASSED since the first pre-need policy, in the form of a memorial plan, was offered to a simple Filipino. And after a decade, the pension plan was introduced. Then in the 1980s, the educational plans came into the picture.

On Oct. 16, 1990, upon the urging of Securities and Exchange Commission (SEC) chair Rosario Lopez, the Philippine Association of Memorial Life Plan Companies Inc. (PAMLPC), Philippine Association of Preneed Plan Companies, Inc. (PAPPCI) and Philippine Association of Pension and Education Plan Companies Inc. (PAPEPCO) collaborated to form the Philippine Federation of Pre-Need Plan Companies Inc. (PFPPCI).

Lopez initiated the formation of the federation to strengthen the pre-need industry. PFPPCI became the umbrella organization of businesses, which are into marketing of any or all of the categories of pre-need plans including pension, education and memorial/life plans.

Having one voice in the preneed industry helped to manage the issues and difficulties facing this sector. Apart from lending credibility and upholding the public trust, the PFPPCI drafted several other objectives to further delineate the vision and mission of pre-need companies:

These objectives are as follows:

- To engender and pursue pre-need plan consciousness among the people, creating public awareness on the role and importance of pre-need planning as an integral part of the Filipino way of life;
- To promote, protect and safeguard the welfare and interest of pre-need plan companies and planholders and in general, the pre-need industry;
- To develop and maintain the highest degree of professionalism and standard of ethics in the conduct of operations of preneed plan companies;
- To support government rules and regulations that have been enacted to develop, impart and regulate the operations of preneed plan companies
- To function as a collective body in the promulgation of policies and practices relative to the growth of the pre-need industry;
- To protect the members of the association and the general public from unscrupulous and dishonest soliciting and other related instrumentalities.

Giving the industry a face, PFPPCI has figured prominently in the development and progress of the pre-need industry in the country. Being actively in dialogue with the SEC, both parties are working on the resolution of issues and even implementing changes in the industry via new circulars and rules.

With PFPPCI and the SEC slowly building the stronghold of the pre-need industry, it undoubtedly will rise above all the difficulties brought about by the constantly changing economic and social landscape of the country.

List of Participating Members

1. Ayala Plans, Inc.
2. Berkley International Plans, Inc.
3. Cocoplans, Inc.
4. Destiny Financial Plans
5. Eduplan Philippines, Inc.
6. Eternal Plans, Inc.
7. First Union Plan, Inc.
8. Himlayang Pilipino Plans, Inc.
9. Ideal Pension Plans Corp.
10. Pacific Plans, Inc.
11. Loyola Plans Consolidated, Inc.
12. Manulife Financial Plans, Inc.
13. Mercantile Care Plans, Inc.
14. Millennium Plans, Inc.
15. Paz Memorial Services, Inc.
16. Permanent Plans, Inc.
17. PET Plans, Inc.
18. Philam Plans, Inc.
19. Primanila Plans, Inc.
20. Professional Financial Plans, Inc.
21. Provident Plans International Corp.
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23. St. Peter Life Plan, Inc.
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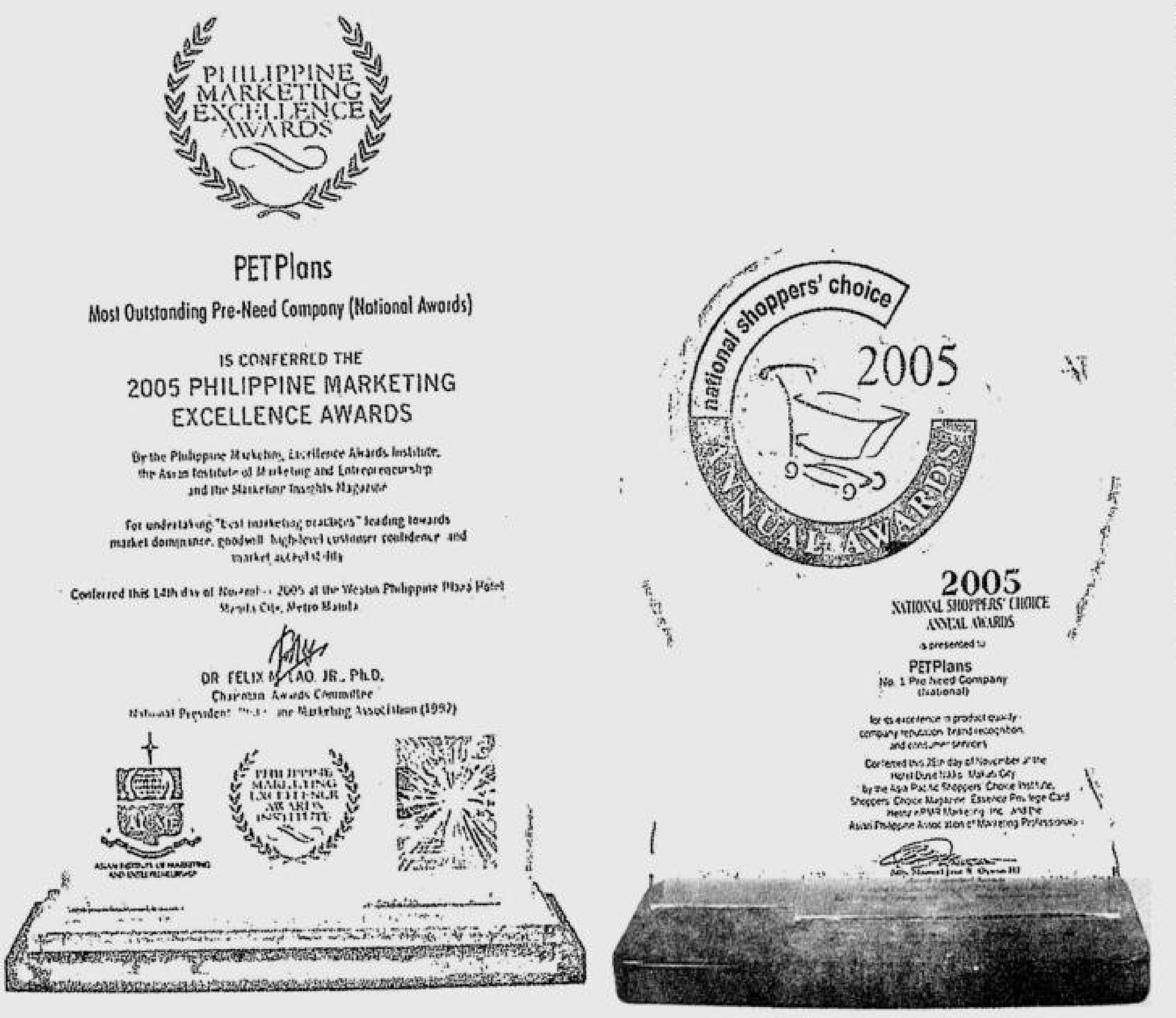
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A Manhattan supervisor, a Vietnamese housewife, and other pre-need agents extraordinaire

Philam Plans getting ahead and moving forward

Tough times don't last but tough people (or in this case, companies) do. Philam Plans Inc. affiliate of leading life insurance company, Philamlife and world's largest financial services organization, American International Group (AIG) is proof positive that when times are most difficult, only the strongest survive. In a year of crisis in confidence of the pre-need public, economic downtrend, political controversies and rising price of fuel and basic commodities, Philam Plans remained strong, focused and committed, performing their best ever in it's 16 year history.

Today's education plan provider

Education, as we Filipinos say, is the best gift parents can bequeath to their children. It is the driver for one's success, the key to a stronger and more powerful nation. Philam Plans believes in this reality; hence, despite the obstacles and discouragement presented by the market, its sales associates persevered and aimed to secure the futures of more Filipino children amidst adversity.

Patience and determination paid off as Philam Plans now stands as the preferred education plan provider in the land. Based on latest industry records, Philam Plans has brought in P1.7 Billion in new pre-need sales cornering 35.9% market share. Philam Plans President and CEO Jesus G. Hofileña stated, "We are vey grateful to our planholders and the public at large for continuing to keep their patronage and faith in Philam Plans."

The company continues to win the trust of the majority given their varied offer of fixed-value education products. While this model seemed to be a less advantageous offer a decade or so before, it now remains to be the sustainable design in the current economic and financial environment. Philam Plans' Gold education plan ensures that the best education is given to your child. It provides 15-20% yearly increment to enable parents to cope with the inevitable tuition fee increases. Those education plans provide an additional cash benefit as a gift to the student immediately after graduation. The company also has more affordable education plan called *Pangako*. This product provides a means for the child to reach his ambitions at a cost within the reach of many parents.

Steps to success

The will to conquer is the first condition to victory. Philam Plans boosts its trust fund level later in 2004 to comply with the stricter SEC regulations and to further assure its thousands of planholders. Now, Philam Plans has the largest and fastest growing trust fund level in pre-need with more than P19 billion as of December 2005. The company's trust fund level has been growing by 40% for the past 2 years. It is also very liquid, "Our liquidity remains very strong with 97% of our trust funds in government securities and other cash equivalents." Hofileña explained.This amount is more than enough to cover the P600 million projected maturing benefits for 2006. In fact, the P19 B trust fund is sufficient to pay the company's planholder obligations until year 2013.

Aside from having a strong and liquid trust fund, Philam Plans bears the highest paid-up capital in the industry with P700 million, seven times larger than the SEC minimum paid-up capital requirement for a pre-need company.

These strategic steps to boost the company's financial capabilities are moves towards ensuring that planholder commitments are met. After all, Philam Plans intends to be here not only today, but also in the future to serve the growing needs of Filipino families.

Securing Tommorrow

The future looks bright for this leading company, as it greets the year with a new roster of products. "We are going to fortify and reinforce our efforts to provide pension and education plans to the buying public. We will do this mainly capitalizing and harnessing the synergies we can get from our affiliates in the Philam Group of Companies, " Hofileña explains.

Recently, Philam Plans launched Philam Protect, a medical fund brought about by the company's partnership with Philamlife and PhilamCare. While regular HMO's cover one's medical expenses until the age of 60, Philam Protect provides funds and medical assistance beyond--Philam Protect is there to cover for medical spending during the time when people need madical care the most. This product also includes features that maintain one's good health condition through unlimited consultation and annual check-ups in PhilamCare clinics. Allowances are also provided for hospitalization and surgical procedures.

A record holder in pension, Philam Plans brings forth Future Fund Power. Formulated with Philam mutual fund provider, Philam Asset Management, Inc.,this product is a sound investment program that allows planholders to enjoy financial freedom by taking advantage of the secured future provided by a pension plan plus the potential of high return earnings of a mutual fund.

A novel idea for a pre-need product was launched this January with features that are truly unique.The Philam Inheritage Fund is an extraordinary product offer that helps the planholder build up his inheritance for the family to ensure that the good life he has provided his family them will be sustained even after he is gone. With a comprehensive list of insurance features added to living benefits, funds can also be used to settle estate and property taxes. Built into the Inheritage Fund is the professional administartion of the planholder's memorial service. This is rendered by Philam Plans' competent Family Assistance Officers.

Saving dreams, memories and children's future

"Pre-need is a long term assured savings mechanism; helping planholders acumulate funds for their retirement; helping parents save enough money and keep that money saved for the education of their children in the future, " says Mr. Hofileña.

The success story of Phialm Plans is inspired by life's beauty and the power of hope. It is the Filipino families and the youth today taht drive this leading company towards its continuing success and the realization of its noble mission of saving dreams, memories and children's future.

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PHILAM PLANS

Many would shudder at the thought of selling insurance or pre-need policies.

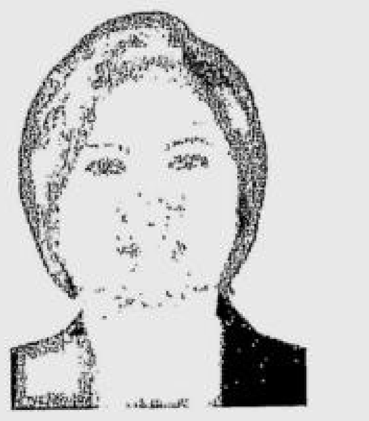
But while being a pre-need sales agent maybe seen by critics as scraping the bottom of the barrel, these inspiring personalities with extremely different backgrounds share their thoughts on how they found a goldmine in the industry.

Dr. Erlinda B. Kantor: A Big Apple survivor bites into the pre-need industry

To most Filipinos, working abroad means they have already reached the pinnacle of success. But not to this 61 year old widow. Many would think she's already grinning ear to ear, living the American dream, working in an uptown hospital in swanky Manhattan, New York-- as a department head at that.

Indeed, Erlinda B. Kantor didn't see any reason why she should stop at that. Instead, this native of Borongan, Eastern Samar saw her position as an opportunity to help her staff prepare for the future and the unforeseen events it may bring. It became her mission after being faced with the loss of her own mother and brother. More than the financial difficulty, the tragic experience made her indignant over the nuisance left by her brother's memorial/life plan. Turning this tragedy into a positive experience, Erlinda studied the features of other life plans. And upon stumbling on a plan which suited her, she immediately bought her own policy and offered it to her loved ones and friends. From then on, she carried on this mission and became an agent of pre-need plans. Aside from the fact that she loves meeting people, she feels gratified as she affects their lives positively. Being a pre-need agent, Erlinda also enthuses that compassion and sincerity are inherent traits that make her successful at it. And as a pre-need advocate, Erlinda says, "Pre-need products will ensure financial freedom in three basic needs common to us all - education of our children, comfortable retirement and affordable dignified burial." Coming from a survivor in the Big Apple, those words truly hit home.

Nerissa D. Granada: Vietnamese wife speaks of success



Imagine a Vietnamese national, who could barely speak a word of English nor Filipino, enlightening you about the fine print in pre-need policies. It is hard to think how she was able to make it, but Nerissa D. Granada, a simple housewife in her 50s was able to make a name for herself, travel abroad and enjoy unlimited income by selling pre-need plans. And she made it possible despite being a Vietnamese national. A typically shy housewife, made even more insecure by her being a foreigner, she didn't see her weaknesses as limitations to become a pre-need agent. She said it indeed amused her that despite the language barrier, she was able to make a sale. And even if some agents gave her a hard time with stiff competition, Nerissa pursued her career and diligently attended the trainings and seminars. Eventually, she overcame her shyness as she met different people. Being a pre-need agent is indeed heaven for her; she enjoys better income, different perks, loads of incentives and a chance to meet all kinds of people. And most of all what Nerissa likes about her career is she gets to spend time for herself and her family. For Nerissa, success can be translated in any language.

Sonia M. Capila: Playing secured numbers in pre-need

There are many people who continue to bet on the numbers game like lotto and sweepstakes. But Sonia M. Capila took the road less traveled and invested her time playing a secured numbers game - the activity based management (ABM) strategy of the pre-need company she's in, and she remains to be 100 percent loyal to the ABM up to these days.

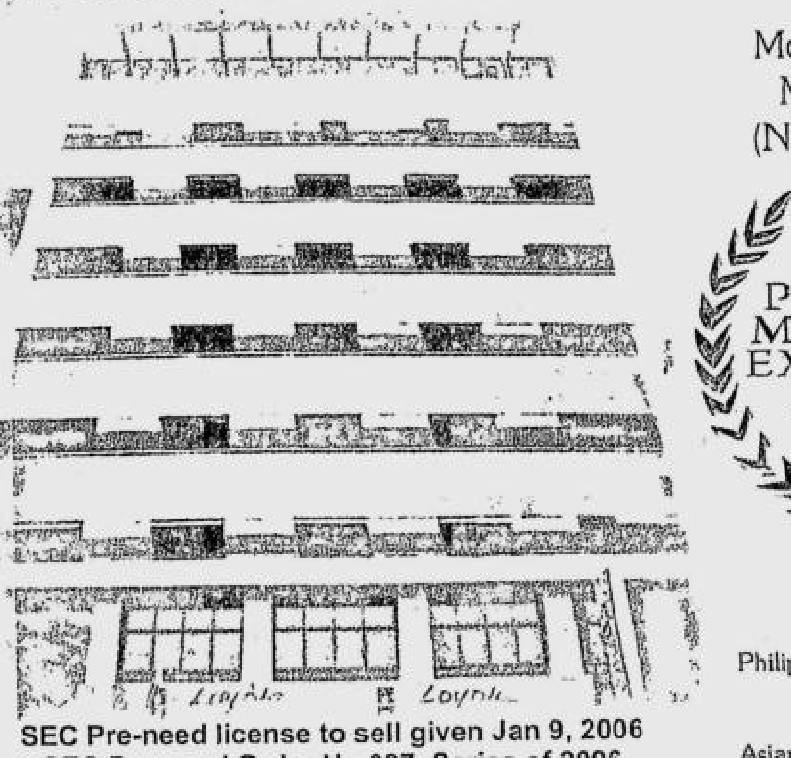
Through this strategy she was able to close at least one sale every week for 52 weeks in a year. Every week, she religiously lists 20 prospects, and out of this 20, she convinces the 10 to a face-to-face meeting. Out of the 10, she expects five prospects to show up during the meeting and out of the five who showed up, she expects three to purchase the product. Out of the three who agreed to purchase, she convinces one prospect to close the sale.

In less than two years, Sonia is already reaping her fruits. Her loyalty to the ABM led her to be a consistent awardee in the pre-need company she is in.

The weeks seem to be endless and Sonia continues to enjoy playing with the numbers 20, 10, 5, 2, and 1. There were times that the numbers were not on her side, but she never loses hope. She considers every week as an opportunity to help other people, an opportunity to achieve sales targets, and an opportunity to earn for her family.

"I am committing myself in this business and I have this burning desire to offer the business to any people that I meet," discloses the sales agent from Lipa.

MANHATTAN/ E6



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What people say about Pre-need

"Marami na akong kilala na may memorial plans. Ayon sa kanila, maganda daw kapag may plano ka na at magiging maayos ang lahat pagdating ng araw. Bukod dito, mababait at maayos ang mga tao sa kumpanyang aking pinagkuhanan ng plano at magaling makiharap sa pamilya. Para sa akin, magandang serbisyo yun." - **T. Bacosa**

"A trusted friend presented me an education plan and told me all about its benefits. At first I was hesitant because such product was not yet popular back then. But because I trusted my friend and she was able to convince me that her company is stable, I bought one for my daughter. Because of her good service, I bought one for my son soon after. Today my children are benefiting from that decision, and I'm glad I did it." - **Crispin Real**

"Pre-need was referred to me by my friend who was able to use the service for his father. Aside from the affordable plans and the fact that I do not want to worry about my future, the pre-need company provides fast yet good and friendly service. They take care of everything." - **Elisa Tecson**

"After a lot of my father's belt tightening so he can religiously pay for our educational plans' installments, I was able to enjoy the benefits of the plan when I started college in 2003. Definitely, it was a big thing for my father to be relieved of the burden brought about by the additional expenses of my schooling, like my allowance, transportation and cost of school supplies, which the educational plan likewise provide as part of the education package." - **Xyris Millo**

"I have always been an advocate of planning ahead. When the government mandated that companies set up a retirement fund for their employees, I scouted for a company which would satisfy our needs. I found this in this particular pre-need company. I found the personal management approach of the sales agent very much to my liking. All our questions were answered very satisfactorily. I believe we were given a very good coverage. When the time of our maturity approached, our checks were promptly given to us. We had no fear of not being able to give the retirement fund due our employees." - **Sylvia Rodriguez**

"Our mother died during the interment day of our elder sister, we were not only emotionally down but also financially troubled because of her hospitalization dues. We were very relieved when we found out that our mother obtained a memorial/life plan.

The pre-need company made it hassle-free for us when coordinating with the servicing mortuary since the employees there were the ones personally coordinating with the mortuary.

During the lamenting period of our mother, we always share to our friends on how grateful we were that our mother had a memorial/life plan and even convinced them to get their memorial/life plans as well." - **Nenita Samson**

"When my sister passed away, her pension wasn't enough to cover the expenses. I had to borrow money to pay the hospital expenses when she was previously hospitalized. I had no money. My sister also did not have a family of her own to help pay for the funeral expenses. Luckily, we found out she was able to obtain a memorial plan when she was still alive. This relieved us of indebtedness and worries." - **Josefina Unabia**

"I availed the pension plan kasi alam kong kakailanganin ko ito sa future. Gusto kong magbakasyon abroad without thinking of limited finances. Iba talaga 'pag may inaasahan." - **Dr. Rodolfo Sabater**

"When I got my pre-need plans many years ago, I knew I was in good hands. Kilala ang kumpanyang pinagkuhanan ko, at malakas ang mother company nito. Dun pa lang nakasisiguro na ako. Now that I am retired and older, I have funds that I can use for my needs, I don't need to ask support from my children." - **Melvin Carreon**

"Importante ang edukasyon ng mga anak namin. You never know what the future holds, or if we can afford to send our kids to school. Malaki ang tulong ng education plans, affordable sya, safe pa." - **Julie Sun**

"Minsan ok ang negosyo, minsan bumabagsak. Pag matanda na ako, ayoko na isipin kung saan ako kukuha ng pera, gusto ko naka-relax na ako. Mabuti na lang at nakakasiguro ako sa nakuha kong pension plans." - **Benito Caraan, Jr.**

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Silver Award

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In 1978, Prudentialife had a clear vision: To serve the Filipino family by helping them prepare for a better future. Through its pre-need plans, Prudentialife shaped a strong resilient community of families. Today, Prudentialife's "Madonna and Child" has become an icon of service nationwide that reflects its commitment to secure the good life for the Filipino family.

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A Manhattan supervisor, a Vietnamese housewife, and other pre-need agents extraordinaire

From page E4

Teoderica T. Roxas: Yaya Sisterhood

They say luck is inevitable for most if not all beginners. Equipped with 'luck' and the passion for service, Teodorica T. Roxas tried her luck and instantly gained success on her first attempt to sell pre-need products. She was able to sell three education plans with just one client on that first attempt.

A loving mother to two children and a devoted wife, Yaya, as she is fondly called by her peers and relatives, was a supervisor in an overseas employment firm before she accepted the challenges of selling pre-need products. The years she spent as supervisor instilled in her the knowledge, skills, experience and insights necessary to become a successful agent. She does not, however, limit success as sales agent with just those qualities. She firmly believes that those qualities best contribute to becoming a successful agent when combined with a mission and an unquantifiable amount of dedication to serve and help people. True enough, her beliefs materialized when she was awarded the most prestigious award of the pre-need company she is working with.

Her personality of being people-oriented and having as special "sisterhood" with many individuals drew her to this profession. She has then been influencing her associates by telling them "out of our commission is a mission to serve people."

Harold J. Dacumos: An accomplished man and a pre-need advocate

He graduated from the University of the Philippines with a Business Administration degree. From a management trainee, he was promoted to Sales Manager in one of the first companies that introduced Polaroid products to the country. While working, he completed his MBA in De la Salle and a Masters Degree in Urban and Regional Planning at the University of the Philippines, Diliman, Quezon City. He held key posts in several government corporations. He was a former first vice president of a prestigious bank. A former president of the Rotary Club of Makati Bel-Air. Armed with such accomplishments and titles, Harold J. Dacumos still found time to think about other people. That's why he became a senior business development manager (SBDM) of a pre-need company, so he could help people who have forgotten to set up their pension or retirement fund. Perhaps, being part of the corporate world for so long, Harold saw this basic need of employees and workers which are not fulfilled by their companies.

Being an SBDM, Harold not only sees after his client's needs but also his agents'.

Having been an employee once, Harold knows how to reward and motivate his team and give them the proper coaching they need.

A husband, a father, and a well-accomplished man, Harold couldn't seem to ask anything more. But before he retires at night, Harold prays that he could help more people by offering them pre-need plans that give security and peace of mind. He is determined to continue with this passion as long as people will open their minds to the advantages of pre-need products.

Luis J. Tutaan: Executive director turned president

While every other Filipino was celebrating in the 1986 Edsa Revolution, Luis J. Tutaan was seeing the prospect of a grim future for him and his family. He was the son of a brigadier general who had served the Marcoses until his death in January 1986. Luis was also holding a prestigious post as executive director under the former First Lady Imelda Marcos. As the Marcoses were fleeing Malacañang, Luis' also saw his dreams fading fast. As he envisioned, in just a short time, Luis joined the thousands of jobless Marcos loyalists.

He started a small-scale business to sustain his family. But despite this, the stability of a permanent job bore on him. He was barely able to make ends meet with his growing family and the economic turbulence facing those times. And as if those challenges weren't enough, Luis took another blow of tragedy. His youngest sister passed away, four months after his father's death. It was the second time too that Luis experienced the pain of loss and the burden of financial difficulty. He was again caught unaware, with no memorial plan to cover the cost. Luckily, Luis has a friend who helped him with a life plan. And his friend also lost no chance in inviting him to be a life planner.

But Luis couldn't swallow his pride. He took offense and even told his friend off, "Executive director 'ata ako!," he blurted. But his friend merely looked at him and replied, "Noon yun! Now you are jobless and you need money to raise your family!"

It was a slap in the face that Luis didn't take graciously. He told his family not to entertain calls from his friend. But fate wouldn't have of Luis' stubborn attitude. One day at five in the morning, the phone rang and being the only one awake, Luis took the call. It was his persistent friend asking why he was hiding from her when all she wanted was to help. This time Luis gave in, but only conveyed his wish to buy a policy for himself and his family.

Eventually Luis' friend was able to invite him for a training. Urging his former staff to join him, Luis was able to start his own business group, which also included his wife.

The pre-need business engrossed him too much, with all the income and incentives they were getting left and right that he eventually forgot about how it hurt his pride to become an agent after holding a prestigious post. Luis became a group sales manager, and his wife also got the coveted company award.

But on top of all the awards and the income he gets from being a pre-need agent, Luis is most proud for sending his kids to the best schools. His daughter Bernadette is now a nurse in Ireland, his other daughter Divina is an Economics graduate while his son is a high school junior at Ateneo.

Now, Luis is holding the position of memorial rites president in the pre-need company he's working for.

Not heirs or heiress, just pre-need beneficiaries

WHETHER YOU ARE A PRE-NEED PLANHOLDER OR NOT, IT SURELY IS GRATIFYING TO HEAR THE stories of pre-need beneficiaries who have finally reaped the fruits of their hard-earned sacrifices. Here are just a handful of those people who made the right decision in investing on a pre-need product which have greatly helped them wriggle out of life's difficulties.

A father's hardship twice rewarded

As an Overseas Filipino Worker (OFW), Frank Banaynal endured the hardships of being away from his family so he could make their dreams come true. And of all the dreams that he and his family share, they hold closest to their hearts the dream of sending his kids to school. Even if he was an OFW, Frank still felt the difficulty of achieving this simple dream, as he has twin daughters. He knew that sending them both to school, giving them an allowance, buying their school supplies was not as easy as he would be always be spending twice the cost. But this impossibility did not deter Frank and his twin daughters. They found a way to turn their vision into a reality. Frank was able to get his twins an educational plan.

Sure enough, when the twins Dana and Maria Teresa reached college, they both had an educational fund to spend for the courses they chose.

Being twins, they pursued the same passion and thus took up Nursing. Having the same fervor and drive as well, Dana and Maria Theresa graduated Cum Laude in 2004. Frank was indeed doubly happy when he went home to attend his daughters' graduation.

The school owner even gave him a special privilege of time as they took a lot of snapshots of him and his twins as they received their diploma and merit.

Truly, Frank's decision to get his daughters an educational plan paid off. As if seeing his daughters finish Cum Laude were not enough, Frank also got a refund of the money he paid for his twins' plans, as their policy granted a refund for honor students. Indeed, Frank was rewarded twice for his wise decision.

The man with a vision

Having been blind since the age of 3, Bert Pahuyo made a living out of giving massage and sweepstake vending. Being in a country that has yet to adapt labor policies for handicapped workers, Bert had no choice but pursue livelihoods that are offered to a non-sighted person like himself. And as one of six kids in a poor family, Bert was the only one who wasn't able to finish school. But what made Bert different was he rose above his disability. He lived his life and colored his world. He got married and eventually had four kids. Even if life proved to be very difficult, Bert continued giving massage and selling sweepstakes to tide his family over. Until one day, one of his ticket buyers offered him an educational plan. In his simple mind, Bert knew the getting his kids an educational plan would be a welcome relief for him when the time comes. So he immediately signed up and in years to come, was able to fully pay 3 educational plans for his kids. He also was able to sell policies to his friends, and he used the commission to pay off his own policies. Bert was able to taste his first reward as he got his check for his eldest daughter's college tuition. Indeed, with his fully-paid pre-need plans, Bert is looking forward to a bright future for his family.

A discerning mother

While the whole country was reeling from the controversies that surrounded a pre-need company, Hadja Badria Alib Dalamban was wise enough to put the infamous reports aside and find out the reality behind it.

Hadja was confronted with this dilemma as a pre-need agent offered her an educational plan at the height of the controversial issue. A loving wife, and a mother of five children, Hadja was a typical working housewife who worries about the future of her kids. She helps her husband bring home the bacon by working hard with her multi-level marketing and operating a small sari-sari store.

Even though she and her husband were working hand in hand to provide for their family, she knew that her children's education was still facing uncertainty.

And yet when she was offered a way to help her out of her worry, she had to weigh things carefully before making a decision. She assessed and researched the background of the pre-need company which was offering her an educational plan. Trusting her instinct, Hadja signed up for three educational policies, and planned on getting two more for her other kids. And indeed, she was right. She is no longer besieged by fears as she rests easy in the stability and reliability of the pre-need company she chose.

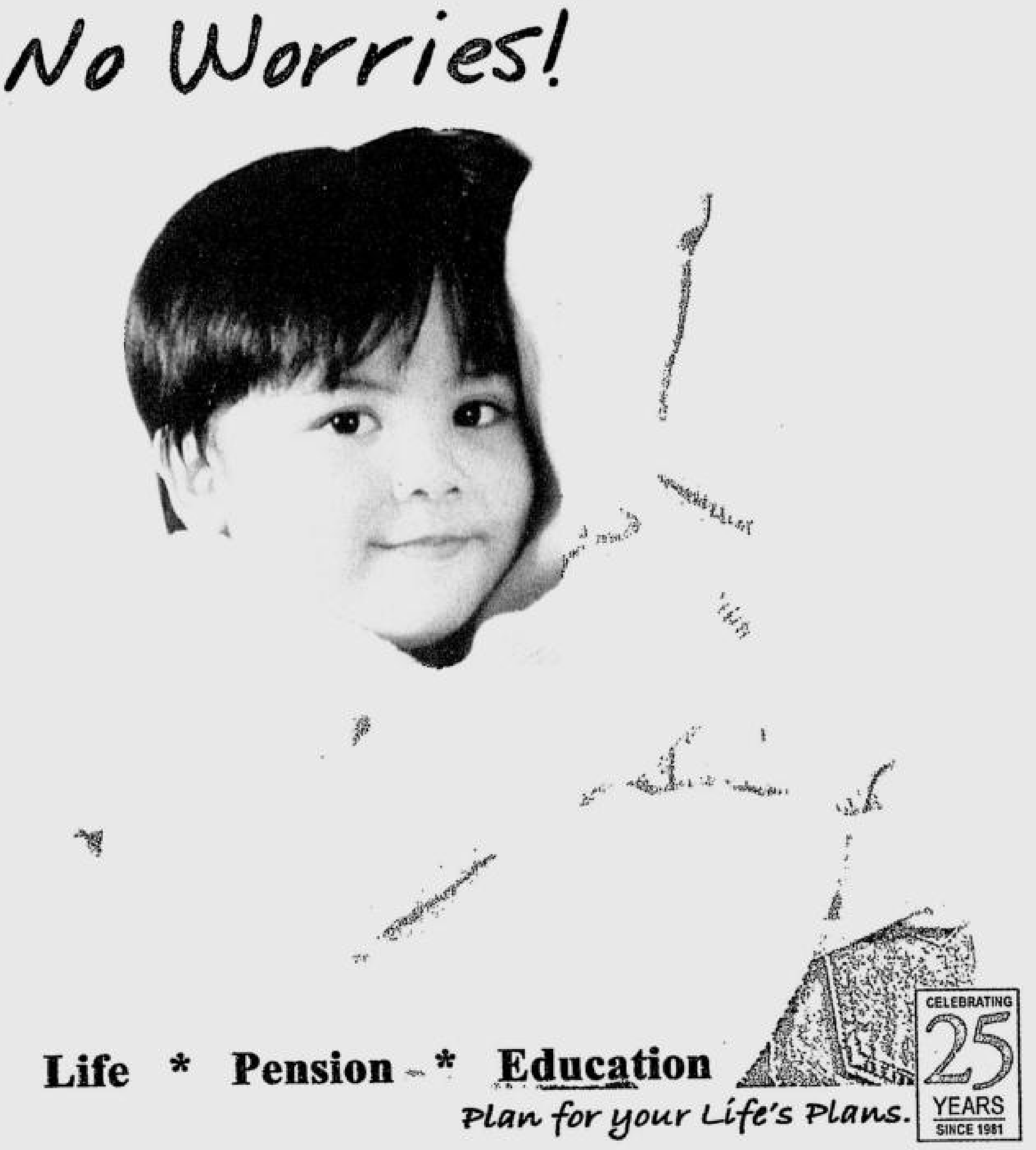
A business savvy OFW

Myra Santos is not your typical OFW. A restaurant staff in Japan, Myra has bigger dreams than buying her own house and providing for her family. That's why after three years of saving in the Land of the Rising Sun, she returned to our country and thought of ways to make her money grow. Instead of being lured into buying herself properties and possessions, she entrusted her money to pension and educational plans.

A wise move indeed for a savvy woman. She lost no time in getting herself two pension plans and three educational plans for her kids.

Soon enough, Myra will be reaping her P1M maturity value while her children will start their education without her spending a cent for it. And covering all her bases, she is also assured of half a million pesos in case she and her family would be needing medical care.

Now, all Myra worries about is her business of importing and exporting beauty products to Japan. She also has rice and piggery businesses, plus several apartments for rent.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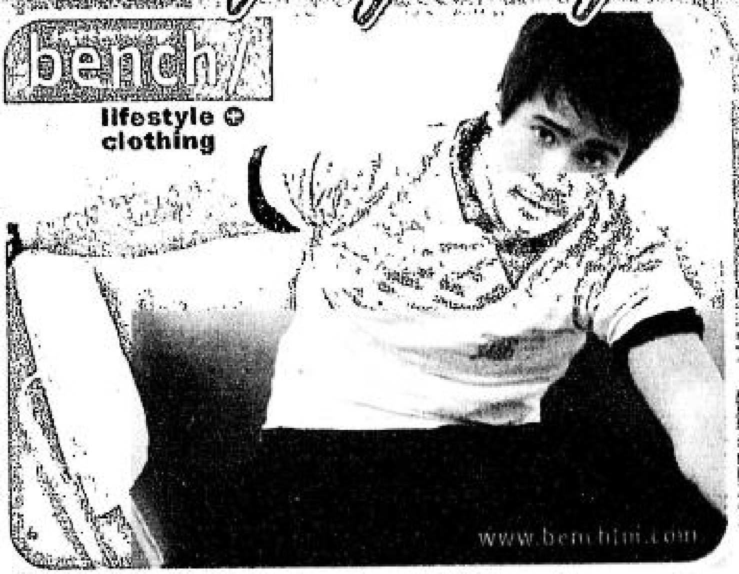
Guy Styles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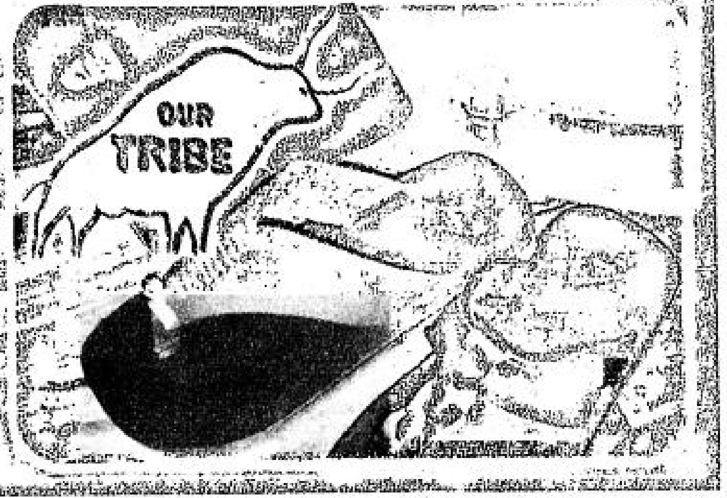
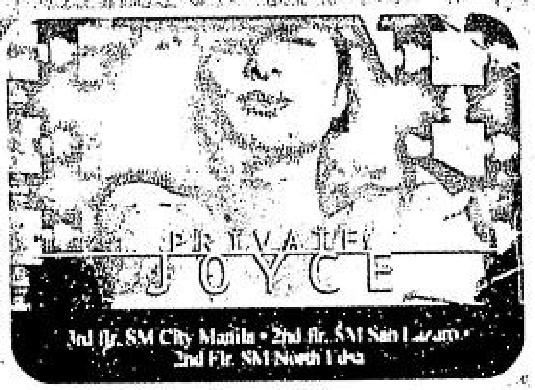


Dressed at her best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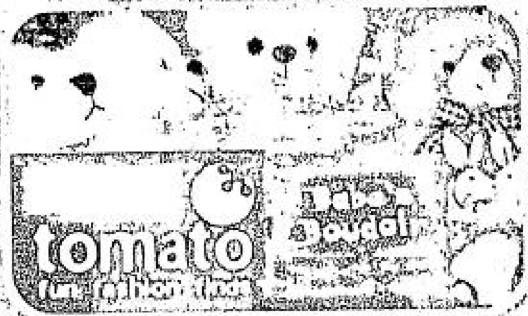

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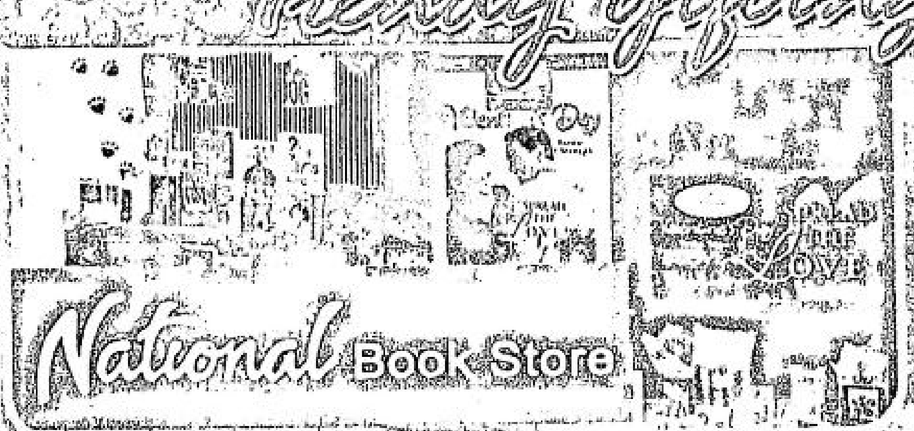
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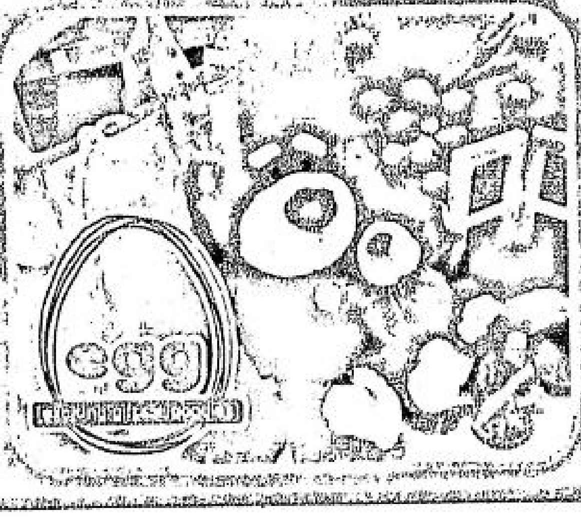

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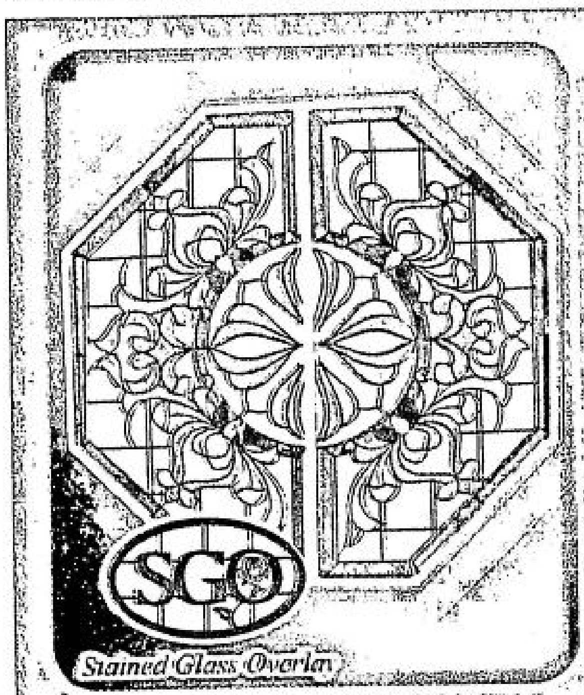
Valentine GIFT IDEAS

Classy Home Essentials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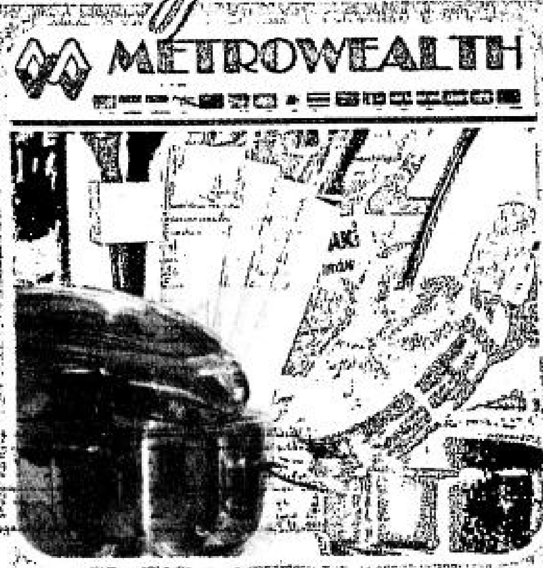
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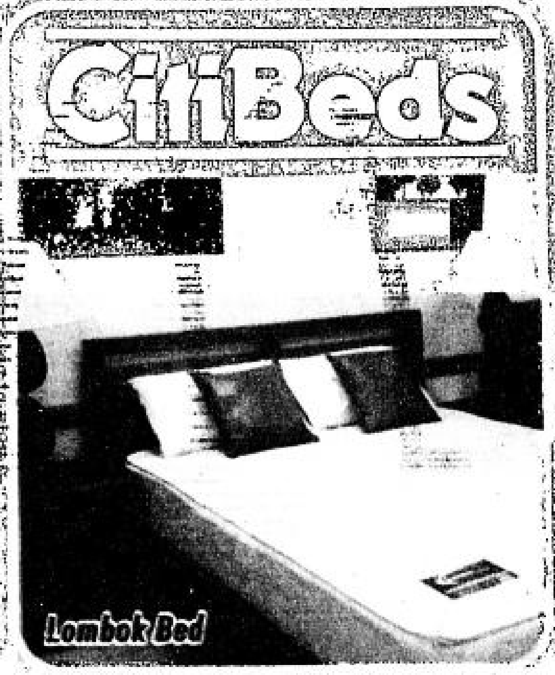
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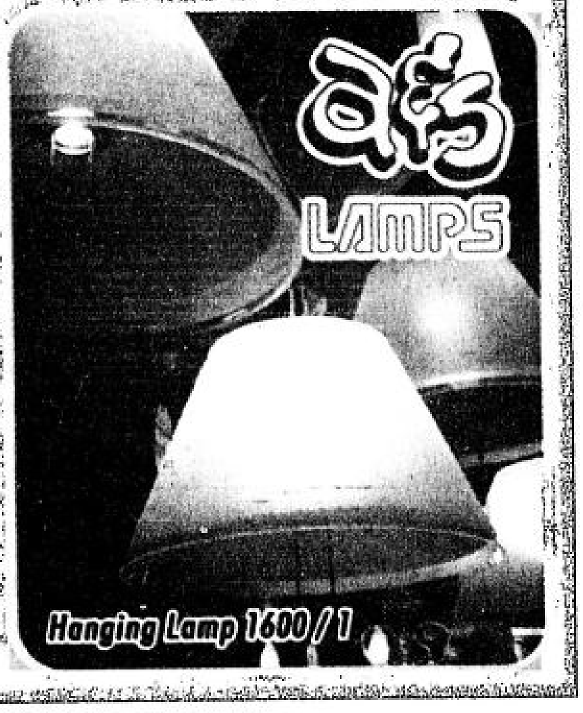
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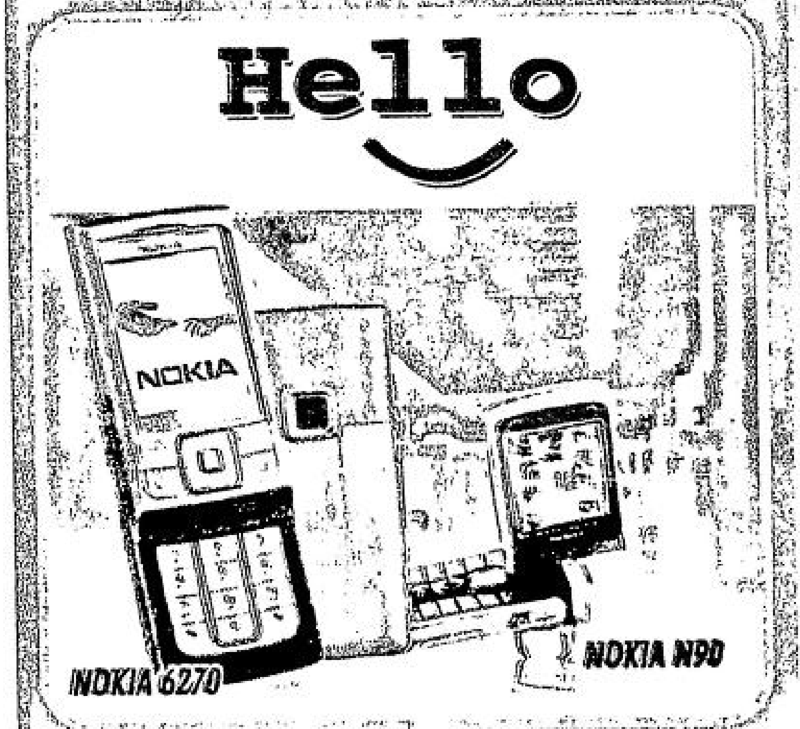
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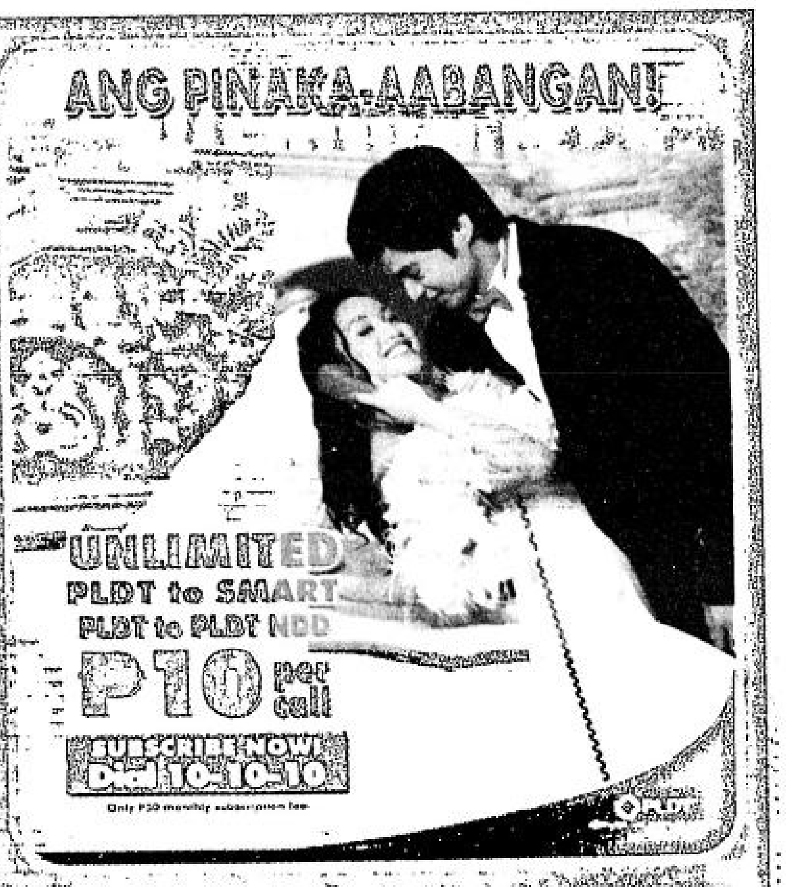
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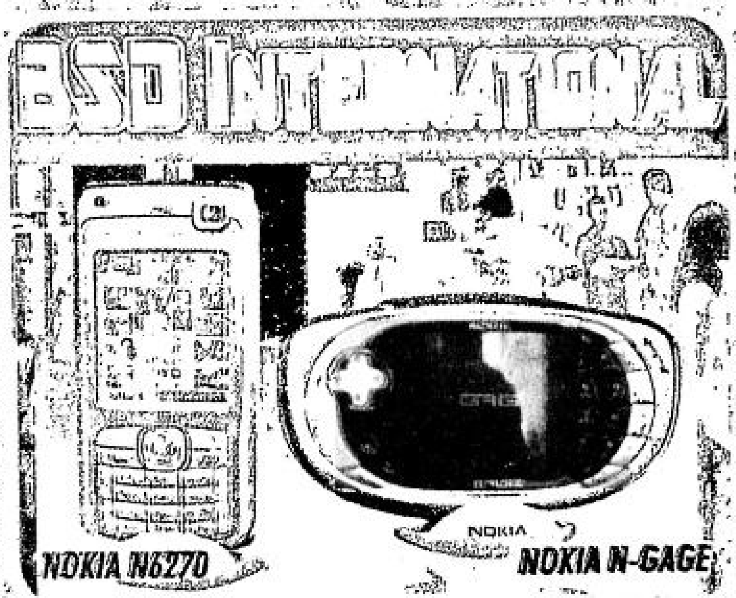
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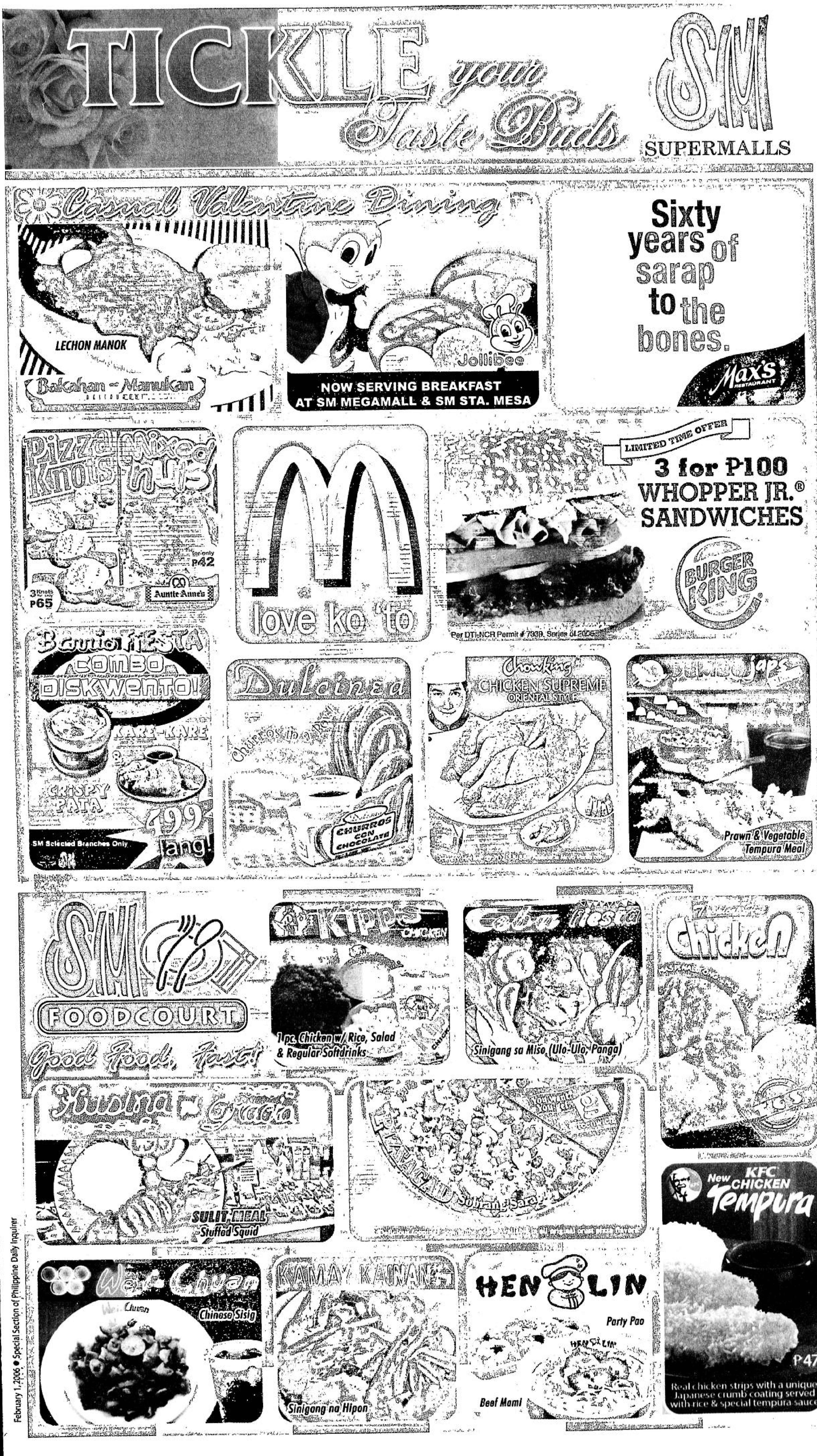

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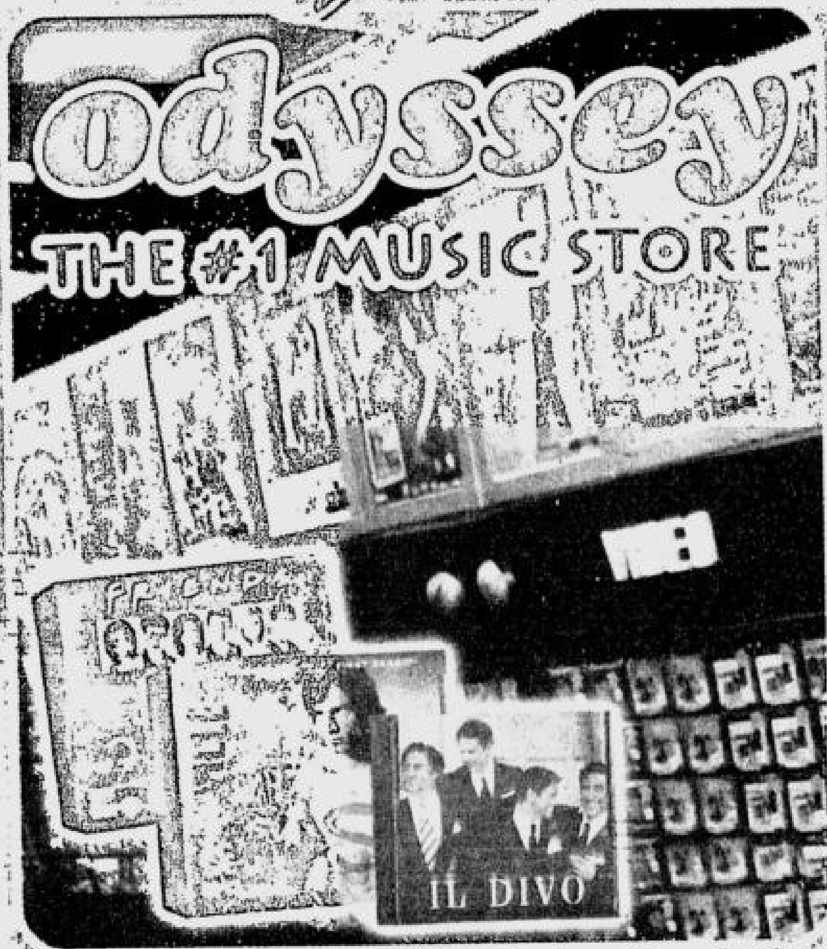

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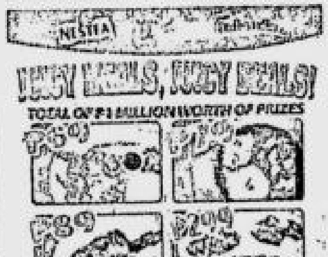
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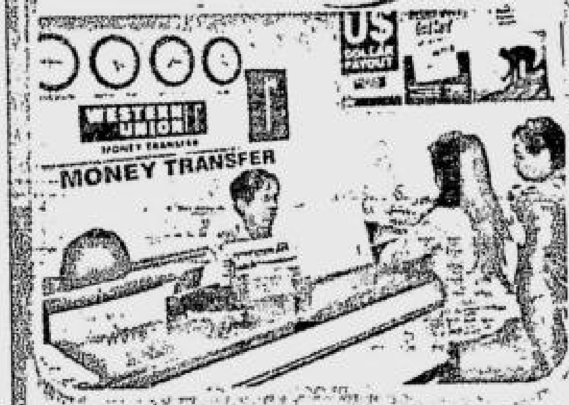
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